

## 1. Introduction - Who are we

We are **ColCap Financial UK** (“we”, “our”, “us”) and operate under the name of ColCap and ColCap UK.

For the purposes of applicable data protection legislation, we are a data controller in respect of the information that we collect or obtain about you. This is because we determine why and how your personal information is processed.

We’re registered with the Information Commissioner’s Office under number **ZB393683**.

At ColCap UK we are committed to protecting and respecting your privacy, being completely open and transparent in the way we collect or obtain your personal information and how we treat that information. “**Personal information**” means information about a living individual who can be identified from that information (either by itself or when it is combined with other information).

This privacy notice (the “**Privacy Notice**”) applies to all information we collect, use and process about you as a customer in relation to the products/services you receive from us.

If you have any questions about your personal information, please email us at [service@colcap.co.uk](mailto:service@colcap.co.uk), or write to us at **ColCap Financial UK Limited, Office 405, 70 St. Mary Axe London EC3A 8BE**.

## 2. The type of information we process

We collect and process various categories of personal and confidential information at the start of and for the duration of, your relationship with us and beyond (subject to appropriate retention periods as set out below). We will limit the collection and processing of information necessary to achieve one or more legitimate purposes as identified in this notice.

Personal and confidential information may include:

- (a) basic personal information, including name and address, date of birth, contact details (including your telephone number(s) and email address) and nationality;
- (b) financial information, including account and transactional information and bank account details;
- (c) information about your financial circumstances, including personal wealth, assets and liabilities, proof of income and expenditure, credit and borrowing history and needs and goals;
- (d) identification data including a photo of yourself, passport details, driving licence or other identification documents;
- (e) special categories of data such as details about your health or biometric data (created for the purposes of facial recognition as part of the Digital ID Verification);
- (f) personal information which we obtain from Credit Reference Agencies (CRAs) and Fraud Prevention Agencies;
- (g) where necessary (for example, where we need to consider setting a payment arrangement on an account), relevant details about your personal and financial circumstances, income and expenditure information and information about other outstanding debts;
- (h) employment and business information;
- (i) visual images and personal appearance (such as photos, copies of passports);
- (j) online profile based on your interaction with us and our websites and applications, including for example your login information, Internet Protocol (IP) address, smart device information, location coordinates, online security authentication, searches and site visits.

From time to time, you may also choose to provide additional information to help with the administration of your account, such as information relating to your health. This type of information is classified as ‘special categories of personal data’ and will only be used for specific and limited purposes. Where you provide your consent to process this information, you can subsequently choose to withdraw it **at any time**.

If you provide information relating to another person in relation to your account, for example, allow someone to act on your behalf, it may be necessary to collect and hold their personal information on your account. You should inform them of the privacy notices available.

### 3. Where do we obtain your personal information from?

Your information is made up of all the financial and personal information we collect and hold about you/your business and the proprietors, officers and beneficial owners of that business and your transactions.

We collect personal information in several ways, including: (a)

Information you give us;

- (b) Facial recognition and identification technology;
- (c) Information from third parties – including group companies;
- (d) Government agencies and registers;
- (e) Credit Reference Agencies (CRAs);
- (f) Fraud prevention and law enforcement agencies;
- (g) Postcode/address search databases and telephone number verification databases;
- (h) Third parties who provide services to you and/or us, (for example Solicitors, debt advice agencies, Mortgage Brokers, Independent Financial Advisors and field agents).

### 4. How your personal data will be processed by us

Where we need to collect personal information by law, or under the terms of a contract we have with you, and you choose not to provide it, we may not be able to perform the contract we have or are trying to enter into with you. In this case, we may have to cancel a product or service you have with us, but we will notify you if this is the case at the time.

We use your information to provide you with a better service, in particular for the following reasons, including our legitimate interests:

Purpose	Legitimate Interest
To assess and process your application	<p>Deciding whether we can offer you the product you have applied for and to evaluate any security and/or guarantee arrangements relating to a product.</p> <p>Where you have agreed for us to be able to review your bank statements/transaction data we will use this data to assess creditworthiness and affordability.</p>
To perform credit and fraud searches and to verify your identity	<p>This is necessary to comply with our legal obligations.</p> <p>We also verify your identity as a donor or lender of deposit monies or as occupier of any security property to ensure that there is no conflict in respect of parties' rights over the relevant security property.</p>

<p>To administer your account</p>	<p>We will use your information in several ways which includes:</p> <ul style="list-style-type: none"> <li>● collecting loan repayments;</li> <li>● providing you with account statements, notices;</li> <li>● providing you with information such as changes to your interest rate;</li> <li>● managing any arrears on your account;</li> <li>● enforcing any security that we have in place;</li> <li>● dealing with any queries or complaints that you may have.</li> </ul> <p>We will do this to perform our contract with you and to comply with our legal obligations.</p>
<p>To manage our business operations and our internal governance functions</p>	<p>We will use your information for the following purposes:</p> <ul style="list-style-type: none"> <li>● monitoring communications and activities in relation to your account;</li> <li>● accounting and audit purposes;</li> <li>● complying with our corporate governance requirements;</li> <li>● providing you with relevant products and services:</li> <li>● business support services.</li> </ul> <p>We will do this to comply with our legal obligations and to perform our contract with you.</p>
<p>Collecting information about how you use our website when you are browsing our website</p>	<p>To make our website easier for you to use and to provide you with access to certain parts of the Website.</p>
<p>To respond to your request to exercise your legal and regulatory rights</p>	<p>This includes those referred to in the 'Your rights under applicable data protection law' below.</p> <p>This is necessary to comply with our legal obligations.</p>
<p>For direct marketing purposes and conducting statistical analysis</p>	<p>This helps us to better understand our customer base and the markets in which we operate or may wish to operate.</p>
<p>Collecting information about how you use our website when you are browsing our website</p>	<p>So we can provide you with a good experience when you browse our website and allow us to improve our website and our service. See our Cookie Policy for more information.</p>

<p>To assist intermediaries or brokers with their management operations and managing our use of third parties, which includes:</p> <ul style="list-style-type: none"> <li>- managing records about you.</li> <li>- ensuring the type of business that third parties refer to us is appropriate.</li> <li>- resolving any complaint made by you about a third party and/or any dispute between you and us regarding a third party.</li> </ul> <p>This is necessary to comply with our legal obligations.</p>	<p>Ensuring that the third party is fulfilling the terms of their contract with us and that we act as a responsible lender.</p>
<p>In relation to competitions and other promotions</p>	<p>To perform our contract with you to manage and administer the competition / promotion.</p>
<p>Testing and improving our products, services and systems</p>	<p>Ensuring the security, efficiency and reliability of our products, services and systems.</p>

**Your Right to Object – Please note that you have a right to object to the processing of your personal information where that processing is carried out for our legitimate interests.**

Where required by applicable law, where we send you direct marketing, we will obtain your consent for this, which you may withdraw at any time.

## 5. Your Rights

Your personal information is protected under data protection law, and you have several rights (explained below) that you can seek to exercise. Please contact us using the contact information set out in the 'Introduction - Who are we' section of this privacy notice if you wish to do so, or if you have any queries in relation to your rights.

Under data protection law, you have rights including:

- (a) **Your right of access** - You have the right to ask for copies of your personal information.
- (b) **Your right to rectification** - You have the right to ask to rectify personal information you think is inaccurate. You also have the right to ask to complete information you think is incomplete.
- (c) **Your right to erasure** - You have the right to ask to erase your personal information in certain circumstances.
- (d) **Your right to restriction of processing** - You have the right to ask to restrict the processing of your personal information in certain circumstances.
- (e) **Your right to object to processing** - You have the right to object to the processing of your personal information in certain circumstances.
- (f) **Your right to data portability** - You have the right to ask for the transfer of the personal information you gave us to another organisation, or to you, in certain circumstances.
- (g) **Your right to withdraw consent** – Where we rely on your consent to process your personal information you have a right to withdraw it at any time.

- (h) **Your right to complain** – You have a right to raise a complaint directly with your service provider, the ICO or with both if you are unhappy with how your personal information has been processed. If you would like to request for any of the above, please email us at [service@colcap.co.uk](mailto:service@colcap.co.uk), or write to us at **ColCap Financial UK Limited, Office 405, 70 St. Mary Axe London EC3A 8BE**.

## 6. Keeping your personal information safe

We are committed to ensuring that the information we hold about you is kept safe and secure. We have a range of physical and technological security measures in place to help us maintain the integrity and safety of your information and help us to achieve and maintain compliance with applicable data protection laws.

Where it is necessary for us to share your personal information with a third service party provider, we will ensure that the transfer of the information is done in a secure and controlled manner.

All third-party providers instructed to act on behalf of ColCap are only able to process the information shared with them to perform specific tasks or services and must act in accordance with applicable data protection laws.

## 7. Who your personal information may be shared with

We may share your personal information where we have your express permission or permission from a suitably authorised third-party representative, for example where they may be in possession of a power of attorney document.

We may also share information with third parties that provide services to us in connection with the ongoing administration of your account. They may include Credit Reference Agencies, fraud prevention agencies, payment service providers, loan administration service providers, debt collection agencies, Solicitors, Asset Managers, tracing agents, print houses, payment service providers, nominated third parties such as Mortgage Brokers, providers of specialist services for alternative format communications (such as audio and braille) and storage companies.

We may also be required to share your information with third parties such as our legal and other professional advisers and auditor, law enforcement agencies, judicial bodies, government entities and tax authorities in relation to suspected or actual fraud, financial crime, criminal-related activities and/or for taxation purposes.

We may share your personal data with the parties set out below:

- (a) Market research organisations who we engage to assist us in developing and improving our products and services;
- (b) Other organisations and businesses who provide services to us such as backup and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions;
- (c) Insurers of any asset securing or proposed to secure your liabilities;
- (d) Buyers, counterparties, rating agencies and other relevant parties and their professional representatives as part of any actual or potential restructuring or sale of any or all of our assets (including by way of a securitisation or similar transaction). Any person or entity that is to provide, or has provided, any security of guarantee (and their professional advisors) in respect of your agreement with us and their professional advisors.

## 8. Processing information overseas

It may be necessary to process your personal data in countries outside of the United Kingdom (UK) and/or the European Economic Area (EEA), including to other Group companies. If this happens, we will ensure the transfer is compliant with data protection legislation and the appropriate physical and/or technological safeguards are in place to protect your personal data.

## 9. Credit reference checks

In order to process your application, we will perform credit and identity checks on you with one or more Credit reference agencies. We may also make periodic searches at Credit reference agencies to manage your account with us.

To do this, we will supply your personal information to Credit reference agencies, and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. Credit reference agencies will supply us with both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- (a) Assess your creditworthiness and whether you can afford to take the product;
- (b) Verify the accuracy of the data you have provided to us;
- (c) Manage your account(s);
- (d) Trace and recover debts; and
- (e) Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with Credit reference agencies while you have a relationship with us. We will also inform the Credit reference agencies about your settled accounts. If you borrow and do not repay in full and on time, Credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by Credit reference agencies.

When Credit reference agencies receive a search from us, they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a commercial or joint application or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. Credit reference agencies- will also link your records together and these links will remain on your and their files until you or your partner successfully files for a disassociation with the Credit reference agencies- to break that link.

The identities of the Credit reference agencies, their role also as fraud prevention agencies, the data they hold, how they use and share personal information, data retention periods and your data protection rights with the Credit reference agencies- are explained in more detail in the CRA information notice (CRAIN) at: [experian.co.uk/crain/index.html](https://experian.co.uk/crain/index.html)

## 10. Fraud prevention agencies

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or to employ you, or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies and may result in others refusing to provide services, financing or employment to you.

Fraud prevention agencies can hold your personal data for different periods of time; if you are considered to pose a fraud or money laundering risk, note that your data can be held by them for up to six years.

## **11. Marketing information**

Where we have appropriate marketing permissions, we will send you relevant marketing information (including details of other products or services provided by us, other Group companies or other selected third parties which we believe may be of interest to you), by mail, phone, email, text, mobile app, online and other forms of electronic communication.

ColCap will not share your information with third parties for their own marketing purposes. If you change your mind about how you would like us to contact you or you no longer wish to receive this information, you can change your preferences.

You can stop our marketing at any time by contacting us, by following the instructions on how to do that in the marketing email or other communications we send to you.

## **12. Automated decision making**

In order to be as efficient and streamline as possible, we may perform automated processing (i.e. processing that is carried out without human intervention) on your personal information, to evaluate certain things about you. In particular, we may do this to analyse or predict (amongst other things) your economic situation, credit history, age, personal preferences, interests or behaviour.

This could mean that automated decisions (i.e. decisions that are made without human intervention) are made about you using your personal information. For example, if you do not meet an element of our lending criteria (such as being over 18 or being a resident in the UK) any application for credit will be automatically declined. If you do meet our eligibility criteria, whether we lend will then be determined by your credit status.

You may have rights in relation to automated decision making depending on the lawful basis upon which we process your information.

- You can ask that we do not make our decision based on output of the automated process alone.
- You can object to an automated decision and ask that a person reviews it.

If you want to know more, please contact us using the contact information set-out in the 'Introduction' section of this privacy notice.

## **13. How long will your personal information be stored?**

In accordance with our retention policy, we will retain your personal information for a minimum of six years from the end of our business relationship with you. Our business relationship will be deemed to be at an end on the date upon which your account is closed (which will either be when all outstanding sums under the agreement have been repaid or when we stop pursuing arrears on the account) or when your application has

been declined. Please note that if your personal information is shared with third parties (as detailed above) they may have different retention policies.

If your application is declined, we will store your personal information in accordance with our record retention procedures and to comply with our legal obligations.

In some cases, we may need to keep personal information for longer (e.g. where we are required to do so in accordance with legal, regulatory, tax or accounting requirements, or dealing with complaints, legal challenges or prospective litigation).

## 14. How we monitor your communications

Subject to applicable laws, we will monitor and record calls, emails, text messages, social media messages and other communications. We will do this for the purposes of complying with applicable laws and regulations and our own internal policies and procedures, to prevent or detect crime, to protect the security of our communications systems and procedures and for quality control and staff training purposes.

## 15. Changes to this Privacy Policy

If there are updates to the terms of this Privacy Policy, we will post those changes and update the revision date in this document, so you will always know what information we collect, how we use it, and what choices you have. For material changes to this Privacy Policy, ColCap will actively notify affected individuals.

## 16. What to do if you have concerns or want to make a complaint

If you have any concerns regarding our use of your information, please notify us as soon as possible using the contact information set out in the 'Introduction - Who are we' section of this privacy notice.

If we cannot resolve a complaint to your satisfaction, you can contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk) or by telephoning **0303 123 113** if the complaint relates to the way your personal information has been handled.

We're registered with the Information Commissioner's Office under number **ZB393683**.

**ColCap Financial UK Limited** is registered in England. Registered company number: **14127877**.

Registered office: **Office 405, 70 St. Mary Axe London EC3A 8BE**

## 17. Amendments

We may update this Privacy Policy from time to time by publishing a new version on our website.

You should check this page occasionally to ensure you are happy with any changes to this Privacy Policy.

This Privacy Policy is dated 29 September 2025.