

Terms of business – dealer offer and warranty

Mann Island Finance Limited of 5 St Paul's Square, Liverpool, L3 9SJ

We (**'the Dealer'**) agree that the following terms and warranties (**'Terms of Business'**) will apply in respect of each and every proposal (in each case, **'the Proposal'**) we submit to Mann Island Finance Limited (**'MIF'**) on or after the date of this document whereby we offer to sell MIF a vehicle (**'the Vehicle'**) for onward sale to a third party funder (**'the Funder'**) who upon acceptance will enter into a finance agreement (**'the Finance Agreement'**) in respect of it with a customer(s) (**'the Customer'**).

We are aware that the Funder may be MI Vehicle Finance Limited of Reading International Business Park, Reading, RG2 6AA (**'MIVF'**), a member of the same group of companies as MIF, in which case the warranties set out in this document are provided to either or both of MIF and MIVF as the context requires. And we unconditionally warrant in respect of each and every Proposal and generally that:

1. We are authorised by the Financial Conduct Authority (**'FCA'**) with the necessary level of permission or, if appropriate, we are an Appointed Representative of an Authorised Principal, in respect of all credit-related regulated activities connected directly or indirectly with the Finance Agreement or the circumstances leading to the making of it. We have complied (and will continue to comply) with all relevant legal and regulatory requirements relating to consumer and data protection, anti-bribery and anti-money laundering requirements, including (but not limited to) treating customers fairly and, where applicable, the obligations set out in the FCA's Consumer Credit Sourcebook (**'CONC'**), the FCA Handbook and Policy Statements and any checklist or similar document provided by the Funder (all as updated from time to time) (collectively **'Legal & Regulatory Obligations'**).
2. We have also read, understood and will comply with the terms of MIF's Data Protection Policy (**'MIF's DPA Policy'**) and Operational & Usage Procedures (**'MIF's Operational & Usage Procedures'**) attached and/or as uploaded on the MIF point of sale system and as amended from time to time.
3. In accordance with Legal & Regulatory Obligations we will maintain complete and accurate records to demonstrate our compliance and will allow MIF or its agents to inspect them and other information related to Customers, Proposals and Finance Agreements for verification at any time on 48 hours' notice.
4. We are not MIF's agent and have no authority to act as such including no authority to receive communications from the Customer or negotiate on MIF's behalf or commit MIF to any obligations without MIF's prior written consent whether in relation to a Proposal or otherwise for any purpose.
5. We obtained the consent of the Customer (or, if appropriate, the Directors/Members of any limited liability Customer) both to their personal information (whether provided by the Customer or obtained by us) being disclosed to MIF and to the processing of this information by MIF and the Funders for all purposes connected with MIF's and/or the Funders' consideration of the Proposal, including identity and credit checking (extending to any financially linked third parties) and requesting settlement figures on existing MIF agreements on behalf of Customers in each case in accordance with MIF's DPA Policy and Legal and Regulatory Obligations. The Customer was made aware that MIF may refer the Proposal to MIVF, a linked company.
6. We have provided MIF with all and any information in our possession which may be relevant to MIF's or the Funder's decision to proceed with the Proposal, including any information provided to us by the Customer, which is complete and accurate to the best of our knowledge and which we have no reason to doubt. We will provide MIF with any further such information as soon as it comes to our attention.
7. We will comply with MIF's Operational & Usage Procedures. We understand and agree that MIF or the Funder may decline to proceed with the Proposal or impose conditions without giving us a reason at any time before the Finance Agreement has been signed by both parties and our invoice paid; and that we will not challenge any such decision or hold MIF or the Funder liable for any loss we incur as a result.
8. No misrepresentations have been made to the Customer by us or, to the best of our knowledge, any third party regarding the nature or terms of the Finance Agreement, the Vehicle or its use, or any peripheral matters which the Customer would regard as being linked to the Finance Agreement and we have not agreed any variation to the terms of the Finance Agreement with the Customer, whether orally or in writing and whether by way of amendment to the Finance Agreement or by separate agreement.
9. If the nature or terms of the Finance Agreement differ from those originally sought by the Customer or from the Proposal in any respect, we have explained and ensured the changes are acceptable to the Customer. In particular, if the Customer applied for hire purchase finance in excess of the Funder's loan-to-value parameters and was therefore offered a 'top up loan', this was explained to and accepted by the Customer.
10. In accordance with Legal & Regulatory Obligations we have notified MIF if we are concerned the Customer is unable to understand the Finance Agreement and its consequences or to make an informed decision as to entry into the Finance Agreement despite any extra assistance we have provided (e.g. if the Customer does not have a good understanding of English, or we suspect the Customer has a mental capacity limitation or is otherwise in any way vulnerable).
11. In accordance with Legal & Regulatory Obligations we have given due regard to the Customer's needs and circumstances (including whether the product is affordable). The Finance Agreement is not unsuitable for the Customer and we are unaware of any issue which might give the customer grounds for withholding payment of any sum due under the Finance Agreement. We will notify you of any information in our possession that leads us to believe that the Finance Agreement may not be affordable for the Customer.
12. The Finance Agreement was complete and accurate when signed by the Customer and we have inspected and verified the Customer's original identity documents, are satisfied that they are genuine and have taken true copies. We are satisfied that any signature(s) on those documents match those on the Finance Agreement and that the identity of the Customer as described in the Finance Agreement is correct.
13. The Vehicle is our property, free of any third party claim and title will pass to MIF upon payment of our invoice, which will constitute MIF's acceptance of our offer.
14. We agree that for the duration of this Offer and Warranty MIF may raise self-billing invoices in respect of all supplies provided by us and we hereby agree to enter into a self-billing agreement with MIF on such terms as MIF may specify in order to effect the self-billing invoice arrangements with MIF.

15. The purchase price for the Vehicle stated in the Finance Agreement is the original price for the Vehicle agreed with the Customer and does not exceed the fair market price or contain any element of a payment due to a third party such as under a finance agreement on an existing vehicle or connected items such as (but not limited to) insurance, tax, maintenance or warranty (save to the extent specifically disclosed in the Proposal). Any advance payment or deposit stated has been paid to us and where applicable represents a genuine part-exchange allowance.
16. The Vehicle is in good condition, of satisfactory quality and free from defect; reasonably fit both for the purposes of the Customer (including any specific purpose expressly or implicitly indicated to us by the Customer) and for the purpose of being the subject of the Finance Agreement and otherwise fully conforms to any express or implied description or representation made by us to MIF or the Customer; the subject of a valid MOT certificate; not an import unless expressly agreed by MIF and accompanied by any necessary supporting documentation, or subject to insurance write-off unless HPI has confirmed the removal of the write-off marker.
17. The Customer has confirmed that the Vehicle is covered by a fully comprehensive insurance policy in the Customer's name or we have provided such cover under a 7-day insurance offering.
18. If we breach any of these warranties, we will (if MIF asks us to do so) immediately repay the price of the Vehicle to MIF (including any advance payment by the Customer) in cleared funds whereupon such right and title in the Vehicle as MIF then has will retransfer to us (but without any warranties from MIF including but not limited as to its whereabouts or condition, and without MIF or the Funder being liable to arrange its delivery to us).
19. In accordance with Legal & Regulatory Obligations we have complied with CONC and any FCA Policy Statements or other legal and regulatory requirements in respect of transparency regarding our status as a credit broker and the disclosure of commission in particular but not limited to disclosure of the fact that we will receive a commission from MIF; and, at the request of the Customer, the amount of commission payable to us by MIF. We have complied with all and any fiduciary obligations we owe to the Customer.
20. We have not and will not seek payment of any fee, commission or other payment from the Customer in connection with the Proposal and Finance Agreement.
21. We will repay all commission paid to us by MIF in full and on demand:
 - i) In the event of fraud or misrepresentation by the Customer or us in respect of the Finance Agreement or the circumstances leading to the making of it;
 - ii) If the Customer exercises a statutory right to cancel or withdraw from the Finance Agreement, or early or part settles having made fewer than the requisite number of consecutive repayments in MIF's agreement with the Funder;
 - iii) In the event of a default notice being issued to the Customer, any sum payable under the Finance Agreement being written off or rescheduled, the Finance Agreement terminated or the Vehicle repossessed by the Funder at any time during the life of the Finance Agreement;
 - iv) If the Customer makes a complaint to us, MIF or the Funder or withholds any payment due to the Funder under the Finance Agreement on the basis the Vehicle is of unsatisfactory quality and MIF reasonably considers the complaint is well-founded and we are unable to resolve the complaint to MIF's and/or the Funder's satisfaction within a reasonable timeframe (which we will use our reasonable endeavours to do).
22. We will indemnify MIF (and/or MIVF, if MIVF is the Funder and we have failed to comply with our regulatory or other obligations connected with the Finance Agreement or the circumstances leading to the making of it) on demand against all losses, costs (including but not limited to legal costs) and other expenses or fines or penalties incurred, and acknowledge that MIF may terminate our relationship with immediate effect (without prejudice to MIF's ability to enforce the warranties set out in this document) as a result of:
 - i) The Financial Ombudsman Service (FOS) or a Court of law upholding a complaint or claim by the Customer relating to or arising out of an act or omission by us (and any adverse finding of fact by FOS or a Court as to a vehicle's condition shall be treated as a finding of fact for the purposes of warranties 16 and 22 herein).
 - ii) Any breach by us of the warranties set out in this document.
23. If any sum payable by us to MIF (and/or, if applicable, MIVF) is overdue, we will pay interest on that sum at 4% per annum above the Finance House Base Rate.
24. We acknowledge that MIF may set off any sums payable by us to MIF against any sums payable by MIF to us including but not limited to commission payments.
25. We will not disclose any information of a commercially sensitive nature made available to us by MIF without MIF's prior written consent unless we are required to do so by law.
26. We acknowledge that your Rates and Terms as currently in force as notified to us and as updated from time to time shall apply to the Proposal.
27. We acknowledge and agree that MIF may in its absolute discretion vary this Offer and Warranty by not less than 30 days' written notice and any such variation will apply to all Proposals submitted after the date on which such variation is stated to take effect.
28. This agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of England and Wales; and each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation.
29. If we have signed a written agreement with MIF (whether that be a Dealer Offer and Warranty or longer form trading agreement) then for the avoidance of doubt the terms of the signed agreement shall apply and supersede these Terms of Business to the extent that they differ or conflict with these terms of business.

Operational and usage procedures

MIF may in its absolute discretion vary these Procedures by not less than 30 days' written notice and any such variation will apply to all Proposals submitted by you after the date on which such variation is stated to take effect. These Procedures should be read alongside your Legal and Regulatory obligations pursuant to the terms of your FCA authorisation, the Engagement Letter, the Terms of Business – Dealer Offer and Warranty and the MIF Data Protection Policy. Capitalised terms in these Procedures shall have the meaning set out in your Dealer Offer and Warranty unless otherwise specified.

1. If Mann Island Finance Limited ('MIF') is prepared to proceed with a Proposal, it will be referred to potential Funders, which may include MI Vehicle Finance Limited ('MIVF'). You will ensure the Customer is aware of this and that MIF and each potential Funder may carry out credit reference agency searches for the purposes of checking the Customer's identity and credit history as set out in the Data Protection Act Policy. Searches must be made on an 'opt-in' basis (extending to financially associated third party data) and we will be unable to proceed with the Proposal if the Customer wishes to 'opt out'.
2. MIF will inform you if the Proposal is rejected by any or all of the Funders to which it is initially referred. MIF will also advise you if we would propose to refer the Proposal to one or more additional Funders, who may also carry out credit reference agency searches, in which case you will obtain the Customer's consent to our doing so.
3. MIF will have absolute discretion to reject any Proposal without giving reasons, as will any Funder to whom the Proposal is referred. You must not give any indication to the Customer as to the likely outcome of any Proposal and will not challenge or discuss with the Customer any decision by MIF or the Funder to decline any Proposal or impose any conditions. Any such decision will be final and neither MIF nor the Funder will have any liability to you in any way whatsoever arising from a rejection of the Proposal.
4. The Funder will notify you if a particular Proposal is approved, in which case you must ensure that:
 - i) The Customer is made aware of any and all conditions attached to the Offer of Agreement, and that those conditions are acceptable to the Customer. The Customer must not sign the Finance Agreement until all conditions attached to the Offer of Agreement have been met.
 - ii) If the nature or terms of the Finance Agreement differ from those originally sought by the Customer or from the Proposal in any respect, you explain and ensure the changes are acceptable to the Customer. In particular, if the Customer has applied for hire purchase finance but the Funder considers the amount of credit sought is outside acceptable loan-to-value parameters (whether on the basis of the Vehicle's current or anticipated future value) and therefore offers to provide a lower amount of credit under the terms of a hire purchase agreement in conjunction with a 'top up loan', you will ensure that position is fully explained and acceptable to the Customer.
 - iii) You advise the Customer to read and allow the Customer sufficient opportunity to consider the terms of any CCA regulated agreement and any pre-contract information before entering into it
 - iv) Where the Customer is entering into a CCA regulated agreement for credit of up to £60,260, you provide the Customer with an adequate explanation of the matters referred to in CONC 4.2.5R (which, where MIVF is the Funder, are set out in the sheet headed 'Your Agreement Explained') to enable the Customer to make an informed choice. You must advise the Customer to consider the information and that the Customer is able to take the information away. You must also provide the Customer with an opportunity to ask questions about the Finance Agreement and advise the Customer of how to ask for further information and explanation, which you must enable the Customer to do without incurring undue cost or delay.
 - v) If you suspect the Customer has difficulty understanding the Finance Agreement and its consequences, extra care is taken to ensure the Customer can make an informed decision; for example, if the Customer does not have a good understanding of the English language, you consider alternative methods of providing the information referred to in paragraph 4 iv) above, such as providing the information to a friend or relative who can assist the Customer. If you remain concerned that the Customer is unable to make an informed decision in those circumstances or, for example, because the Customer has a suspected mental capacity limitation or otherwise appears vulnerable, you must notify MIF immediately.
 - vi) The Contract Documentation given to the Customer to sign is complete and accurate, in accordance with the Funder's standard documentation provided to you by the Funder and in no way subject to amendment or alteration by you.
 - vii) Where signature of the Contract Documentation takes place in your presence, you inspect/verify the Customer's original identity documents for anti-money laundering purposes face to face and on the same occasion.
 - viii) The Contract Documentation is forwarded to MIF, to be received as a single pack no later than 90 days after the date of the Offer of Agreement, or such shorter period as may be specified in the Offer of Agreement. If you submit incomplete documentation and/or submit documentation after this period expires and/or after the Offer of Agreement has been withdrawn (whether or not MIF or the Funder has notified you of the withdrawal), MIF and/or the Funder will have absolute discretion to refuse to complete the Transaction. Where the Contract Documentation is sent to MIF electronically in the first instance, the originals must be submitted to MIF on request.
 - ix) Where the Vehicle is second-hand and the subject of an existing finance agreement, that you have settled the balance due under the existing arrangement and arranged removal of the corresponding notification at HPI and/or Experian before completion of the Transaction.
5. Once MIF has received the Contract Documentation and is satisfied that all conditions set out in the Offer of Agreement have been complied with, MIF will pass the Contract Documentation to the Funder and, assuming both MIF and the Funder remain willing to proceed with the Transaction, the Transaction will be completed by our payment of:
 - i) The purchase price of the vehicle less the deposit;
 - ii) Any commission due to you.
6. Until such time as a Transaction has completed, MIF and/or the Funder will have absolute discretion to refuse to complete the Transaction (and, in the Funder's case, to withdraw the Offer of Agreement) if MIF and/or the Funder become aware of any information which materially affects the Transaction, or which MIF and/or the Funder reasonably consider would, if it had been known at the time, have resulted in the Proposal being rejected or the Offer of Agreement being made on substantially different terms. It will be your responsibility to check with MIF that we and the Funder remain willing to proceed with the Transaction before releasing the Vehicle to the Customer; if you allow the Customer to take delivery of the Vehicle before obtaining such confirmation, this will be at your own risk.

7. The Terms of Business - Dealer Offer and Warranties apply to all Transactions.
8. MIF will notify you once the Transaction has completed. As soon as you receive such notification from MIF, you must arrange for the Vehicle to be collected by or delivered to the Customer.
9. If requested by MIF, the original Contract Documentation must be received by MIF within 7 days of our payment of your invoice.

Point of Sale Systems (POS)

10. To enable you to use the POS, MIF will provide you via a named email account as provided by you with a link to the POS. You will gain access to the POS System via a username and password. You acknowledge that you will be wholly and entirely responsible for ensuring that:
 - i) the POS is only accessed by those of your employees who are trained and competent;
 - ii) no misuse of the POS occurs as a result of the use of your username and password, whether or not by you or your employees including but not limited to the wrongful disclosure and/or processing of Customer Information;
 - iii) Use of the POS, whether or not by you or your employees, will be strictly restricted to activity which is required to further the purposes of this Agreement, including but not limited to the submission of a Proposal.
11. MIF will use its reasonable endeavours to ensure that the POS is available for your use during the your normal working hours, but will not be responsible for ensuring that the POS is operating at any given time, nor for the performance of the POS to any given standard when operational. In particular, MIF will not be responsible for downtime necessitated by maintenance and/or business operational processes.
12. All Intellectual Property Rights in connection with the POS are the property of MIF or its third party suppliers and you will use all reasonable endeavours to ensure that such rights are not infringed, whether by you or by any third party.
13. Upon termination of any employee with access to the POS, you must notify MIF as soon as applicable and at least within 30 days.
14. MIF reserves the right to delete data collected through the POS at its sole discretion.
15. MIF accepts no liability for the maintenance or retention of any data collected on the POS.

MIF Data Protection Policy

We may in our absolute discretion vary this policy by not less than 30 days' written notice and any such variation will apply to all Proposals submitted by you after the date on which such variation is stated to take effect. This Policy should be read alongside your Legal and Regulatory obligations pursuant to the terms of your FCA authorisation, the Engagement Letter, the Terms of Business – Dealer Offer and Warranty and the Operational and Usage Procedures.

1. We, Mann Island Finance Limited, on behalf of ourselves and all associated companies within the Investec Group (collectively referred to as Group Companies), wish to ensure that we conform at all times with both the letter and the spirit of data protection legislation, including but not limited to the General Data Protection Regulation 2016 (Regulation (EU) 2016/679), the Data Protection Act 1998 and any replacement for that Act ("DP Law"). Furthermore, we expect all of our dealers to do the same.
2. In particular, we wish to ensure that we do not process "personal data" (as defined in DP Law) without the relevant individual being provided at the appropriate time with all required information. In the context of a finance proposal, this information will include in particular:
 - Our identity as a Data Controller of the individual's personal data;
 - Details of the personal data we will obtain;
 - Details of the processing we will undertake in respect of that data; and
 - Our grounds for carrying out that processing.
3. As a dealer, it is your responsibility to ensure that you yourself comply fully with DP Law in respect of the personal data which you will obtain in the course of your business. However, we also require that you comply with the terms of this DPA Policy in order to ensure that when you submit a Proposal to us, neither we, nor any funder to which we submit it, will be in breach of DP Law when we and/or they consider it. Failure to comply strictly with the terms of this DPA Policy will be a breach of your Terms of Business with us.
4. Before you submit any Proposal to us, you must provide all individuals whose personal data we and/or any funder will need to receive and/or obtain and/or process in connection with that proposal with our Fair Processing Notice ("FPN"), as amended from time to time. A copy of our current FPN is set out at the end of this DPA Policy.
5. Confirmation that the terms of this DPA Policy have been strictly complied with and in particular that the FPN has been provided to the identified individuals must be recorded by you in respect of **every** Proposal submitted to us, with such records being retained for a minimum of seven years.
6. You must at all times process customers' personal data in accordance with the requirements of DP Law, CONC and all other Legal and Regulatory Obligations. In particular:
 - 6.1. You must at all times ensure you have appropriate technical and organisational measures in place to protect any personal data obtained, accessed or processed by you against any unauthorised or unlawful processing, accidental loss, destruction or damage.
 - 6.2. Where the customer is seeking to enter into a Consumer Credit or Hire Agreement you will, where the customer requests, disclose to the customer from where their personal data was obtained (if not from the customer), including the name and address of any credit reference agency you have consulted or which, where the Funder has decided not to proceed with the Proposal based on information obtained from a credit reference agency, MIF informs you the Funder has consulted.

7. Lastly, for the avoidance of doubt, we confirm that even if the circumstances of a given transaction make it difficult for you to directly inform or obtain consent from any relevant individual as required by this policy or our terms of business with you (for example, where finance is being arranged by one director/partner and you need to inform or obtain consent from his/her co-directors/partners), you must nevertheless still take such steps as are necessary to identify and to ensure that all relevant individuals receive the requisite FPN and provide appropriate consent.

Mann Island Finance Fair Processing Notice

MANN ISLAND FINANCE LIMITED DATA PROTECTION NOTICE TO INDIVIDUALS INVOLVED IN FINANCE APPLICATIONS

We are Mann Island Finance Limited (MIF), a finance broker, and we have been asked to assist you in obtaining finance. This process will involve the processing of your personal data. This Data Protection Notice is intended to give you information on how this personal data (*i.e.*, information which directly or indirectly identifies you) will be processed by us and/or any company to which we submit a finance application on your behalf.

We have not yet identified the finance company or companies to which such an application will be submitted (and so we will refer to any such company in this notice as "the Company") but full details of how each of the particular finance companies we use will process personal data relating both to applicants and customers can be found at <https://mannisland.co.uk/regulatory-and-legal-information/>

Where the Company is MI Vehicle Finance Limited (MIVF), a finance company linked to MIF, further details of how MIVF will manage and use your data can be found at <https://www.mannisland.co.uk/mivf-data-protection>, where you can also find details of the credit reference and fraud prevention agencies that MIVF uses, and information about your data protection rights. Both MIF and MIVF are members of the Investec Group of Companies, and may pass your data on to other companies within that group, some of which are located in countries outside the EEA (including in South Africa).

For the purposes of EU data protection laws, we and the Company will each be a data controller.

Data That May Be Collected. We and the Company may each collect certain personal data with respect to you, including, without limitation, your name, address, date of birth, contact details, credit reference data, financial and employment details, banking and credit card details, director or shareholder roles, income and similar details. We and/or the Company may collect some of this data from third parties, for example credit reference agencies.

Where a corporate entity is applying for finance, we and the Company may collect personal data about the individuals who are directors and shareholders of the business from credit reference agencies (CRAs) where this data is held publicly, such as at Companies House. Where a partnership is applying, we and the Company may similarly collect personal data about the individual partners. This notice also applies to the processing of such personal data and use of the word 'you' in this notice will encompass such individuals.

We and the Company may process sensitive personal data (including, for example, information revealing an individual's physical or mental health). Where sensitive personal data are processed we will obtain your explicit consent for the processing.

Use of Personal Data. We and/or the Company will use your personal data for: provision of products and services, credit and AML risk assessment, profiling for marketing purposes, market research and product development, statistical analysis, marketing, fraud prevention and detection and otherwise as necessary to comply with applicable laws, regulations and/or codes of practice. The processing of personal data may be undertaken with your consent, or where it is necessary for the performance of a contractual relationship or compliance with a legal obligation, or where it is in our legitimate interests, and/or those of the Company or a member of any group of companies to which we and/or the Company belongs.

Disclosure to Certain Third Parties. We and/or the Company may disclose certain personal data: (i) within any group of companies to which we and/or the Company belongs (we and MIVF belong to the Investec Group); (ii) to our and/or the Company's brokers and dealers / suppliers, professional advisors and service providers (including, information technology systems providers); (iii) to courts, governmental and non-governmental regulators and ombudsmen; (iv) to fraud prevention agencies and law enforcement agencies; (v) to any third party that acquires, or is interested in acquiring, all or part of our assets or shares, or those of the Company, or that succeeds us and/or the Company in carrying on all or a part of our and/or its business, whether by merger, acquisition, reorganization or otherwise; and (vi) as otherwise required or permitted by law.

In particular, we and/or the Company may share the personal data we and/or it collect(s) 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.

Further details of how your information will be used by us and these fraud prevention agencies for this purpose can be found on the Investec website at www.investec.com/en_gb/Legal/UK/fraud-prevention-notice.html or by contacting our Data Privacy Officer at 5, St Paul's Square, Liverpool L3 9SJ or by email to enquiries@mannisland.co.uk. Similar information relating to each Company to which your application may be submitted can be found at <https://mannisland.co.uk/regulatory-and-legal-information/>

In addition, in order to process your application for finance, your personal data will be shared with CRAs. We and/or the Company will send information about your applications to CRAs and they will record this, even if your application does not proceed or is unsuccessful. This will include information from your credit application and about your financial situation and financial history. CRAs can give us and/or the Company both public information (e.g. electoral register) and shared credit, financial situation and financial history information and fraud prevention information

We and/or the Company may use the data received to:

- Assess your creditworthiness;
- Verify the accuracy of the data you have provided;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

The Company may continue to exchange information about you with CRAs while you have a relationship with them, and may also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs. When CRAs receive a search from us and/or the Company they will place a search footprint on your credit file that may be seen by other lenders.

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

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at each of the three CRAs websites – using any of these three addresses will take you to the same CRA Information Notice (CRAIN) document:

Callcredit www.callcredit.co.uk/crain;

Equifax www.equifax.co.uk/crain;

Experian www.experian.co.uk/crain.

Transfer of Personal Data Outside the European Economic Area (“EEA”). We and/or the Company may transfer your personal data to recipients (including affiliates) located in countries outside of the EEA, which may not have data privacy laws equivalent to those in the EEA. In such a case, we and/or the Company will be under a duty to take all necessary steps to ensure the safety of your personal data in accordance with applicable data protection laws.

Your rights. Under applicable EU data privacy laws, you may have a right to: (i) request access to and rectification or erasure of your personal data; (ii) obtain restriction of processing or to object to processing of your personal data; (iii) withdraw your consent to the processing of your personal data; and (iv) data portability (i.e. to request the transfer of personal data from one data controller to another in certain circumstances). If you wish to exercise any of these rights against us, you should contact our Data Privacy Officer at 5 St Paul's Square, Liverpool, L3 9SJ or email enquiries@mannisland.co.uk; if you wish to do so against any Company to which your application has been submitted, you should contact its Data Privacy Officer using the details available from <https://mannisland.co.uk/regulatory-and-legal-information/> Where the Company is MIVF, please email AFGDataprivacy@investec.co.uk. You also have the right to lodge a complaint about the processing of your personal data by us and/or the Company with the UK data protection authority, the Information Commissioner's Office, whose contact details can be found at <https://ico.org.uk>.

We and/or the Company may rely on automated credit assessment based on the personal data which we receive from you and/or obtain from a credit reference agency or similar sources about your credit profile or history. The outcome of this process can result in an automated decline of your application where it does not meet the acceptance criteria which

we and/or the Company apply. We and/or the Company have a duty to review these acceptance criteria regularly to ensure fairness in the decisions made, and you have a right to ask us or it to manually review any decision taken in this manner.

In addition we may use automated profiling to identify whether other products or services may be of use to you when we consider marketing campaigns. You have a right to object to this automated profiling. This is separate to the right you have to object to receive marketing.

Security. We and/or the Company are under a duty to take steps to protect your personal data against loss or theft, as well as from unauthorized access, disclosure, copying, use or modification, regardless of the format in which it is held.

Retention. We and MIVF will retain your personal data for seven years from the date on which our relationship with you ends. Information relating to the data retention policy adopted by each Company to which your application may be submitted can be found at <https://mannisland.co.uk/regulatory-and-legal-information/>

Enquiries, Requests or Concerns. All enquiries, requests or concerns regarding this Notice or relating to the processing of Personal Data, should be sent to our Data Privacy Officer at 5 St Paul's Square, Liverpool L3 9SJ, by emailing enquiries@mannisland.co.uk or by telephoning 0370 600 6668. Alternatively, you may contact the Data Privacy Officer(s) at any Company to which your application may have been submitted, whose details can be found at <https://mannisland.co.uk/regulatory-and-legal-information/>