

Credit Reference & Affordability Checks Privacy Notice

Last Updated: 16 March 2026

This Privacy Notice explains how Lords Group companies obtain and use personal data when carrying out credit reference and affordability checks.

Credit Reference Agencies

To help us assess applications, prevent fraud, and meet our legal and regulatory obligations, we may obtain information about you from credit reference agencies (CRAs).

The lawful bases for processing personal data in this context include contractual necessity, legal obligations and legitimate interests in assessing credit risk and preventing fraud.

We obtain this information via Creditsafe Business Solutions Limited, which uses its data partner TransUnion International UK Limited to supply consumer credit and identity data.

- **Creditsafe Business Solutions Limited** is authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number: **742313**
- **TransUnion International UK Limited** is authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number: **805757**

We may receive personal data from credit reference agencies and other third-party data providers in connection with credit risk assessment and identity verification.

The information we receive may include data relating to:

- identity verification
- credit commitments
- payment history
- public record information

This information is used solely for legitimate business purposes including:

- creditworthiness assessment
- identity verification
- fraud prevention
- compliance with legal obligations

Further information about how Creditsafe and TransUnion process personal data can be found in their privacy notices:

- Creditsafe Transparency Notice
<https://www.creditsafe.com/gb/en/legal/transparency-notice.html>
- TransUnion Credit Reference Agency Information Notice
<https://www.transunion.co.uk/legal/privacy-centre/pc-credit-reference>
- TransUnion Bureau Privacy Notice
<https://www.transunion.co.uk/legal/privacy-centre/pc-bureau>

Checks on Directors, Partners or Sole Traders

Where a credit application is made by a business, we may also obtain information about the directors, partners or owners of that business from credit reference agencies in order to assess creditworthiness and manage financial risk.

This may result in a credit search being recorded on the individual's credit file. Such searches may be visible to the individual and may be used by other organisations when assessing future credit applications.

Provision of Personal Data

The provision of certain personal data may be required in order to assess applications for credit facilities or trade accounts.

Personal data may be required to:

- enter into and perform contracts with customers, suppliers, or business partners.
- process orders, manage accounts, and deliver goods and services.
- verify identity and prevent fraud; and
- comply with applicable legal, regulatory, accounting, and tax obligations.

If the requested personal data is not provided, we may be unable to:

- assess applications for credit
- provide account facilities
- enter into certain contractual arrangements

as a result, our services may be delayed, restricted, or declined.

Where personal data is requested for optional purposes, such as marketing communications, providing this data is voluntary and consent may be withdrawn at any time.

Sharing Credit Information Within the Lords Group

Where appropriate for credit risk management, account administration or fraud prevention purposes, personal data obtained during credit checks may be shared between companies within the Lords Group.

Such sharing may be necessary where a customer trades with more than one Lords Group company or where credit facilities are assessed or managed across the group.

All group companies process personal data in accordance with applicable data protection laws and appropriate security safeguards.

Automated Decision Making and Profiling

We may use automated systems and tools to support certain business processes such as risk assessment, fraud prevention, affordability checks, identity verification or record management.

These systems may analyse personal data using predefined criteria to generate indicators or risk scores.

Individuals may request further information about how such tools are used and may request human review of any decision where applicable.

However, Lords Group companies do not make decisions that have legal or similarly significant effects on individuals based solely on automated processing. Any such decisions are subject to meaningful human review.

Data Retention

We retain personal data only for as long as necessary to fulfil the purposes for which it was collected, including satisfying contractual, legal, accounting and regulatory requirements.

Your Rights

Individuals have rights under UK data protection law including the right to request access to personal data, request correction of inaccurate data and object to certain types of processing.

Further information about these rights is available in the main Lords Group Privacy Notice.

Updates to This Notice

We may update this Recruitment Privacy Notice from time to time to reflect changes in legal requirements or business practices. The latest version will always be available on our website.