

Fair Processing Notice (Abridged)

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

- Call Credit: www.callcredit.co.uk/crain
- Equifax: www.equifax.co.uk/crain
- Experian: www.experian.co.uk/crain
- Our website at grampiancreditunion.co.uk/crain