

Privacy Notice for Financial Loans and Assistance

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The reason we use your data

We collect, hold and use your personal data to assess and process your application for a financial loan or financial assistance. This includes:

- disabled persons relocation assistance,
- emergency works assistance and other housing assistance

We will only collect the personal data from you we need in order to make this assessment, to provide this service to you and to contact you in relation to the service you have received.

What Information we collect

The Information we collect include but is not limited to:

- Identification (name, DOB),
- financial profile (income, expenditure),
- and contact details.

Purpose

We use information Underwriting loans, assessing repayment probability, verifying identity, and preventing fraud.

Who we can share your data with

We may share your information with:

- internally with some departments
- credit reference agencies,
- fraud prevention agencies,
- and regulatory bodies.

When computers make any decisions about you

Not applicable

How long we keep your data for

We keep records in line with the Council Retention Schedule. This mean some records are kept for six years after the final repayment or end of the relationship, as required for legal compliance.

Requesting access to your personal data

Under data protection legislation, you have the right to request access to the information that we hold about you. To make a request for your personal information please contact the Council's Data Protection Officer at dataprotection@rother.gov.uk.

You also have the right to:

- object to processing of personal data that is likely to cause, or is causing, damage or distress
- prevent processing for the purpose of direct marketing
- object to decisions being taken by automated means
- in certain circumstances, have personal data rectified, blocked, erased or destroyed
- claim compensation for damages caused by a breach of the data protection regulations

If you have a concern about the way we are collecting or using your personal data, we request that you raise your concern with us