

Privacy Policy

At GettaSub we are committed to safeguarding and preserving the privacy of our visitors. This Policy explains what happens to any personal data that you provide to us, or that we collect from you whilst you visit our site and how we use cookies on this website.

GettaSub collects information about you in two ways - directly from your online application and also from third party organisations such as credit reference agencies. We may use data that identifies you (your personal information) for a number of things including: statistical analysis; to develop and improve our products; to assess lending risks; to update your records; to identify which of our products might interest you; to identify and prevent fraud, money laundering and other criminal activities; to carry out regulatory checks, keeping you informed about your loan and for market research.

We do update this Policy from time to time so please do review this Policy regularly. We may occasionally modify this Privacy Statement, such variations becoming effective immediately upon posting to the website and by continuing to use the website, you will be deemed to accept any such variations.

Information That We Collect

In running and maintaining our website we may collect and process the following data about you directly (for example when you complete a form with your personal information) or indirectly (for example through the use of cookies):

- * Information about your use of our site including details of your visits such as pages viewed and the resources that you access. Such information includes traffic data, location data and other communication data.

- * Information provided voluntarily by you. For example, when you register for information or make an application. We collect information when you choose to submit it to us. It is completely up to you whether or not you want to provide it.

Third party providers featured on or linked to our website may collect information. We have no control over this.

- * Information that you provide when you communicate with us by any means.

Use of Cookies

Cookies provide information regarding the computer used by a visitor. We may use cookies where appropriate to gather information about your computer in order to assist us in improving our website.

We may gather information about your general internet use by using the cookie. Where used, these cookies are downloaded to your computer and stored on the computer's hard drive. Such information will not identify you personally; it is statistical data which does not identify any personal details whatsoever.

Our advertisers may also use cookies, over which we have no control. Such cookies (if used) would be downloaded once you click on advertisements on our website.

You can adjust the settings on your computer to decline any cookies if you wish. This can be done within the “settings” section of your computer. For more information please read the advice at AboutCookies.org.

Use of Your Information

We use the information that we collect from you to provide our services to you. In addition to this we may use the information for one or more of the following purposes:

* We will use your personal information and information we obtain from other sources for dealing with your enquiries, administration and customer services considering and processing your application for our products and/or services, for marketing, for credit searches and to ensure that the content, services and advertising that we offer are tailored to your needs and interests. We may share your information with potential lenders, insurers, service providers and agents for these purposes.

* When you make an application with us, we may carry out a search with credit reference agencies (Equifax and/or Experian) for the purpose of assessing your credit score in connection with your application for finance. We will only do a soft search of your details which is not visible to other lenders so even if you are declined at this stage it won't be reflected on your credit file. Credit reference agencies will provide a credit scoring computation and if, based on this score we can proceed with your application, we will pass your information onto a number of suitable lenders (two on average) who will carry out a hard search on your credit file.

Credit reference agencies hold public and credit account information about you including details from the electoral register, country court judgments, bankruptcies, individual voluntary arrangements, administration orders and other data on how you are managing existing credit agreements. Carrying out hard searches will enable the lenders to calculate the level of risk of providing credit to each applicant based on the information obtained. Such searches will be recorded on your credit file leaving a footprint and this allows other lenders and organisations to see when and how many times your credit information has been accessed.

To verify your identity, prevent crime and assist in the recovery of debt, we may exchange information from time to time with Fraud Prevention Agencies (including CIFAS), Debt Recovery Agencies, and other relevant organisations including other lenders.

* We use Google Analytics to track your preferences and also to identify popular sections of our Website. Use of Google Analytics in this way, enables us to adapt the content of our Website more specifically to your needs and thereby improve what we can offer to you.

If you have previously purchased goods or services from us we may provide to you details of similar goods or services, or other goods and services, that you may be interested in.

We never give your details to third parties to use your data to enable them to provide you with information regarding unrelated goods or services.

Storing Your Personal Data

In operating our website it may become necessary to transfer data that we collect from you to locations outside of the European Union for processing and storing. By providing your personal data to us, you agree to this transfer, storing and processing. We do our utmost to ensure that all reasonable steps are taken to make sure that your data is stored securely.

Unfortunately the sending of information via the internet is not totally secure and on occasion such information can be intercepted. We cannot guarantee the security of data that you choose to send us electronically, sending such information is entirely at your own risk.

Data Protection Act

Under the Data Protection Act 1998, you have a right to access certain personal records we, credit reference agencies and fraud prevention agencies hold about you. This is called a 'subject access request', which you can make by writing to customerservices@GettaSub.co.uk. A fee may be payable, but we will not charge you until we have told you how much the fee is and what it is for, and you have told us you still want to proceed.

Disclosing Your Information

We will not disclose your personal information to any other party other than in accordance with this Privacy Policy and in the circumstances detailed below:

- * In the event that we sell any or all of our business to the buyer.
- * Where we are legally required by law to disclose your personal information.
- * To further fraud protection and reduce the risk of fraud.

Third Party Links

On occasion we include links to third parties on this website. Where we provide a link it does not mean that we endorse or approve that site's policy towards visitor privacy. You should review their privacy policy before sending them any personal data.

Access to Information

In accordance with the Data Protection Act 1998 you have the right to access any information that we hold relating to you. Please note that we reserve the right to charge a fee of £10 to cover costs incurred by us in providing you with the information.

Contacting Us

Please do not hesitate to contact us regarding any matter relating to this Privacy and Cookies Policy via email at customerservices@GettaSub.co.uk