

## **FAMILY MOBILE**

### **Privacy Policy and Data Protection**

By entering into the Agreement you agree to allow us and our third party suppliers, associated companies, contractors and agents to process your personal data (for example: name, address, telephone number, billing data, data relating to the routing, duration, location or time of a call, any details of your existing mobile account, airtime provider or Porting Authorisation Code and credit history) for purposes connected with providing the Services, for example: support, quality control, billing, debt collection, credit control and credit reference agency searches, obtaining credit insurance and financing, the taking of security, assessment, analysis (including credit scoring and market, product and statistical analysis), transfer of your current mobile number to your new Phone, research and assisting telecommunications bodies and regulators to investigate, deal with and prevent crimes including cases of fraud or suspected fraud.

When deciding whether to provide you with the Services and to continue to provide you with the Services we may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed below. By acknowledging that you have read and accepted the Terms & Conditions you are accepting that we may each use your information in this way.

When deciding whether to provide the Services to you we will make searches about you at credit reference agencies. They will supply us with credit information as well as public information such as County Court Judgments, bankruptcies, and from the Electoral Register. The credit reference agencies will record our search even if this application does not proceed. Credit searches and other information which is provided to us and/or the credit reference agencies, about you (and your business if you are a director or partner in small business), and those you are financially linked with, may be used by us and supplied by and/or to credit reference agencies to be used by other organisations for the purposes of verifying your identity and that of your spouse, partner or other directors/partners, debt tracing and recovery, preventing and detecting fraud and/or money laundering, statistical analysis, and for the management of your account. These processes may be automated.

Information held about you by the credit reference agencies may already be linked to records relating to a person with whom you have a financial association, including in your or their previous or subsequent names. For the purposes of this and any future application, you may be treated as financially linked and your application will be assessed with reference to these "associated records" until one of you successfully files with the credit reference agencies for a disassociation.

We may give details of your Account and how you conduct it to credit reference agencies. If you overdraw on your Account and do not repay in full or on time any amount overdrawn or any other Charges due, we may tell credit reference agencies that will record the outstanding debt. Records shared with credit reference agencies remain on their file for six years after accounts are closed, whether settled by you or defaulted.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches at fraud prevention agencies that will supply us with information. If you give us false or inaccurate information and we suspect fraud, we and they will record this. We, and other companies, may use this information to assist when making decisions

on credit, credit-related services, and on motor, household, life and other insurance proposals and insurance claims, about you, your partner, and other members of your household or your business. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud.

From time to time we may make searches of credit reference and fraud prevention agencies to manage and operate your Account with us. These searches will not be seen or used by other lenders to assess your ability to obtain credit.

We may disclose your personal data to anyone to whom we transfer (or may transfer) our business or rights and duties under this Agreement with you or if we have a duty to do so or if the law allows us to do so.

Your personal data may be transferred to different countries (including countries outside the UK and the European Economic Area) depending on the Services provided to you. Where such transfers are made, we (and where applicable, our sub-contractors) have measures in place to ensure that your personal data is only used in accordance with the purposes outlined within this condition 9 and that appropriate security measures will be put into place to safeguard your personal data.

You also agree to allow us to contact you (via mail, email or SMS text/MMS) with promotions for goods and/or services provided by us or our associated companies or third parties carefully selected by us. You may notify us at any time by changing your consent on your details in "My Account". You can contact us at any time during business hours in order to amend or correct any of your personal data held by us.

You further agree that we or our agents may monitor or record calls or emails made to or from, the Customer Service Centre to ensure the quality of customer service, accuracy of information and to assist with our business processes.

You have a right to access the personal data that is held about you. To obtain a copy of the personal information we hold about you, please write to us at: [family@familymobile.co.uk](mailto:family@familymobile.co.uk) enclosing your postal address details and a cheque for £10 payable to Mobile Partners Ltd.