

oohMoolah Privacy and Cookies Policy

Version 2.1.0
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Introduction

Welcome to oohMoolah's Privacy and Cookies Policy.

oohMoolah is a product of Perfect Data Solutions Limited t/a LendingMetrics ("PDS"). PDS is referred to as "we" and "us". Reference in these terms to "you", "your" and "yours" are references to the person(s) accessing the website. The term "parties" will be used to refer to both you and us together.

PDS respects your privacy and is committed to protecting your personal data. This Privacy and Cookies policy will inform you as to how we look after your personal data when you visit our website (regardless of where you visit it from) and tell you about your privacy rights and how the law protects you.

This website is owned and operated by PDS. PDS is authorised and regulated by the Financial Conduct Authority under number 802559. We are also a Credit Reference Agency.

It is important that you read this policy together with PDS' Terms Conditions and Acceptable Use Policy so that you are fully aware of how and why we are using your data. This policy supplements other notices and privacy policies and is not intended to override them.

Purpose of this Privacy Policy

This policy aims to give you information on how PDS collects and processes your personal data through your use of this website, including any data you may provide through this website. We provide our service through this website as an Account Information Service Provider ("AISP"), which is part of the government backed Open Banking scheme.

Open Banking is the secure way of providing access to your bank or building society account to providers who are registered for this purpose. Registered providers and participating banks and building societies are listed under the Open Banking Directory. Further information about Open Banking is available from www.openbanking.org.uk.

This website is not intended for children and we do not knowingly collect data relating to children.

Purpose of this Cookie Policy

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site. For further information, please see the Cookies Section below.

Controller

PDS (together with your bank, mortgage provider or other banking institution ("Account Provider")) is the controller and responsible for your personal data. By registering your details with us and by using our website you consent for us to contacting your Account Provider and to retrieve, collate and profile your bank account information ("Transaction Information") and provide this to your Account Provider or your proposed lender, debt manager or other financial institution ("Financial Institution") in the form of a search.

You also consent for us to use and share Transaction Information as a credit reference agency in order that we may update your credit file.

We have appointed a data protection officer (DPO), Neil Williams, who is responsible for overseeing questions in relation to this privacy policy. If you have any questions about this privacy policy, including any requests to exercise your legal rights, please contact the DPO using the details set out below.

Contact Details

If you have any questions about this privacy policy or our privacy practices, please contact our DPO in the following ways:

Full name of legal entity: Perfect Data Solutions Limited t/a LendingMetrics

Email address: neilw@lendingmetrics.com

Postal address: 1650 Parkway, Whiteley, Fareham, Hampshire PO15 7AH

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK regulator for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

Third Party Links

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements.

Our service may link you to other websites including websites owned and operated by your Financial Institution or your Account Provider. These other third party websites may also gather information about you in accordance with their own separate privacy policies. For privacy information relating to these other third party websites, we encourage you to read the privacy policy of every website you visit.

The Data We Collect About You

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together as follows (this may vary according to your relationship with us):

- Identity Data includes first name, maiden name, last name, username or similar identifier, NI number, employment information, date of birth.
- Contact Data includes postal address, email address and telephone numbers.
- Financial Data includes bank account.
- Transaction Data includes details about payments to and from you, credit agreements, credit payment history.
- Technical Data includes internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access this website.
- Profile Data includes your username and password, purchases or orders made by you.
- Usage Data includes information about how you use our website, products and services.
- Marketing and Communications Data includes your preferences in receiving marketing from us and our third parties and your communication preferences. Please note that you will always have the opportunity to opt-out.

We also collect, use and share Aggregated Data such as statistical or demographic data for any purpose. Aggregated Data could be derived from your personal data but is not considered personal data in law as this data will not directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy policy.

We do not collect any Special Categories of Personal Data about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health, and genetic and biometric data). Nor do we collect any information about criminal convictions and offences.

The Information we collect will be held at our offices and/or those of our service providers, representatives and agents from time to time.

If You Fail To Provide Personal Data

We require you to provide information to enable us to provide you with our service. We will inform you at the point of collecting information from you whether you are required to provide the information to us.

Where we need to collect personal data by law, or under the terms of a contract we have with you, and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you. In this case, we may have to cancel a product or service you have with us but we will notify you if this is the case at the time.

How Is Your Personal Data Collected?

We use different methods to collect data from and about you including through:

1. Direct interactions. You may give us your Transaction Information by using this website. This includes personal data you provide when you:
 - 1.1. Create an account on our website;
 - 1.2. Interact with our website;
 - 1.3. Request marketing to be sent to you;
 - 1.4. Give us feedback or contact us.
2. Automated technologies or interactions. As you interact with our website, we will automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see below for further details.
3. Third parties or publicly available sources. We will receive personal data about you from various third parties such as your Account Provider, Financial Institution, business directories, public registers, credit reference agencies and other commercially or publicly available sources e.g. to check or improve the information we hold (like your address) and/or to verify various details.
4. Technical Data from analytics providers (such as Google) or search information providers (such as your Account Providers and/or Financial Institutions).

How We Use Your Personal Data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

1. Create and manage your registration with us;
2. Verify your identity;
3. Provide our service to you;
4. Customise our website and its content to your particular preferences;
5. Notify you of any changes to our website or to our service that may affect you;
6. Improve our service;
7. Collate, analyse and anonymise trend data for research and commercial purposes;
8. Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests;
9. Where we need to comply with a legal obligation.

By permitting access to your Transaction Information, your proposed Financial Institution should be able to make more informed lending, credit management or other financial decisions as it will be able to verify your income, outgoings and other matters in order to assess what financial terms might be suitable for you.

The collection and profiling of Transaction Information is an automated activity which requires your consent. You may withdraw your consent in accordance with the provisions set out below.

Purposes For Which We Will Use Your Personal Data

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so (a glossary of the legal bases is below). We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground that we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Lawful basis for processing, including basis of legitimate interest
To provide our services to you and register you	With your consent and for the performance of a contract with you
To prevent and detect fraud against you and us	For our legitimate interests or those of a third party (to minimise fraud that could be damaging for us and for you)
Conducting checks to identify our customers and verify their identity Screening for financial and other sanctions or embargoes	To comply with our legal and regulatory obligations

Other processing necessary to comply with professional, legal and regulatory obligations that apply to our business, e.g. rules issued by our professional regulator	
Gathering and providing information required by or relating to audits, enquiries or investigations by regulatory bodies	To comply with our legal and regulatory obligations
To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise) Necessary to comply with a legal obligation
Operational reasons, such as improving efficiency, training and quality control	For our legitimate interests or those of a third party (to be as efficient as we can so we can deliver the best service for you at the best price)
Ensuring the confidentiality of commercially sensitive information	For our legitimate interests or those of a third party (to protect trade secrets and other commercially valuable information) To comply with our legal and regulatory obligations
Statistical analysis to help us manage our business, e.g. in relation to our financial performance, product range or other efficiency measures	For our legitimate interests or those of a third party (to be as efficient as we can so we can deliver the best service for you at the best price)
Preventing unauthorised access and modifications to systems	For our legitimate interests or those of a third party (to prevent and detect criminal activity that could be damaging for us and for you) To comply with our legal and regulatory obligations
Updating and enhancing our records	For the performance of our contract with you or to take steps at your request before entering into a contract To comply with our legal and regulatory obligations For our legitimate interests or those of a third party, (making sure that we can contact you about our service)
Statutory returns	To comply with our legal and regulatory obligations
Ensuring safe working practices, staff administration and assessments	To comply with our legal and regulatory obligations For our legitimate interests or those of a third party (to make sure we are following our own internal procedures and working efficiently so we can deliver the best service to you)

Collate, profile and anonymise records for research and commercial purposes.	For our legitimate interest and/or with your consent, we will create and profile anonymised data from Transaction Information received which relate to matters such as geographical, social or economic trends. We may sell this anonymised data as market or academic research. The data is anonymised which means that your personal data is removed.
Credit reference checks as a credit reference agency, sharing and updating your credit file	To comply with our legal and regulatory obligations
External audits and quality checks, e.g. for ISO and the audit of our accounts	For our legitimate interests or a those of a third party (to maintain our accreditations so we can demonstrate we operate at the highest standards) To comply with our legal and regulatory obligations

Change Of Purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us (details above).

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

Disclosure Of Your Personal Data

We may share your personal data with the parties set out below for the purposes set out in the table above:

1. Your Financial Institution;
2. Your Account Provider as required as part of our service;
3. Regulators, credit reference agencies and law enforcement agencies;
4. Professional advisors including solicitors, accountants and insurers who provide us with professional services;
5. Companies that help us to provide services to you such as data hosting and technology companies. Such companies are authorised to use your personal information only as necessary to provide these services to us and have agreed to contractual safeguards to protect your personal information. We will not share your personal information with any unauthorised third party.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

International Transfers

We do not transfer your personal data outside of the UK.

Data Security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

Data Retention

We will only retain your personal data for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you. Different retention periods apply for different types of personal information.

To determine the appropriate retention period for personal data, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal, regulatory, tax, accounting or other requirements. Generally, we will not hold your personal information for more than 6 years.

When it is no longer necessary to retain your personal information, we will delete or anonymise it.

Your Legal Rights

Under certain circumstances, you have rights under data protection laws in relation to your personal data. In summary, these rights include:

1. **Be Informed:** right to be informed over how we use your use personal information.
2. **Access:** right to access to your personal information and to certain other supplementary information. This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it (commonly known as a "data subject access request").
3. **Rectification:** right to request the correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
4. **Erasure:** right to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

5. **Restrict processing:** right to request restriction or suppression of processing your personal data in the following scenarios:
 - 5.1. If you want us to establish the data's accuracy.
 - 5.2. Where our use of the data is unlawful but you do not want us to erase it.
 - 5.3. Where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims.
 - 5.4. You have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
6. **Data Portability:** the right to move, copy or transfer your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
7. **Object:** right to object to the processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms and an absolute right to stop your data being used for direct marketing. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
8. **Automated decision making (including profiling):** right to object to decisions being taken by automated means including profiling which produce legal effects concerning you or similarly significantly affect you or to our continued processing of your personal information.
9. **Withdraw consent:** right to withdraw your consent at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

If you wish to exercise any of the rights set out above, please contact us using the details above.

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we could refuse to comply with your request in these circumstances.

How To Withdraw Your Consent

Where we rely upon your consent in order for us to process your personal information you may withdraw your consent at any time. Please contact us if you want to do so. This will not affect the lawfulness of any processing undertaken prior to the withdrawal of your consent.

If you withdraw consent, we may not be able to provide you with our service.

In circumstances, where your Account Provider has already permitted access to your Transaction Information you agree and understand that you shall need to contact your Account Provider directly to withdraw consent under their own terms and conditions.

What We May Need From You

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This may include your account or reference number, username, registration details or proof of your identity and address.

This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time Limit To Respond

We try to respond to all legitimate requests within one month. Occasionally it could take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

Cookies

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer or device. It gets stored, if you agree to our Privacy and Cookies Policy, when first visiting our website. Cookies contain information that is transferred to and from your computer's hard drive. You can use your browser's "clear history" tool to remove cookies before their expiration date.

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site. Our cookies are carefully selected to ensure that your privacy is protected and respected at all times.

We have set out below, in a table format, a description of the cookies we may use:

Type of cookie	Purpose
Strictly necessary cookies	These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website or make use of e-billing services.
Analytical or performance cookies	These allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.
Functionality cookies	These are used to recognise you when you return to our website.

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or block all cookies (including essential cookies), some parts of this website may become inaccessible or not function properly.

You can choose to delete cookies at any time; however you may lose any information that enables you to access the website more quickly and efficiently including, but not limited to, personalisation settings.

It is recommended that you ensure that your Internet browser is up to date and that you consult the help and guidance provided by the developer of your Internet browser if you are unsure about adjusting your privacy settings.

General

We may change this Privacy and Cookies Policy from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection. Any changes will be made available through our website and will be deemed to be accepted by you upon your first visit following the publication of any update. You are reminded to check the relevant page of our website for updates.

You may not transfer any of your rights under this Privacy and Cookies Policy to any other person. We may transfer our rights under this Privacy and Cookies Policy where we reasonably believe your rights will not be affected.

If any court or competent authority finds that any provision of this Privacy and Cookies Policy (or part of any provision) is invalid, illegal or unenforceable, that provision or part provision will, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of this Privacy and Cookies Policy will not be affected.

Unless and otherwise agreed, no delay, act or omission by a party in exercising any right or remedy will be deemed a waiver of that, or any other, right or remedy.

Governing Law and Jurisdiction

These terms and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governing by and construed in accordance with the laws of England and Wales.

Each party irrevocably agrees that the courts of England and Wales shall have non-exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these terms or its subject matter or formation.

Lawful Basis Glossary

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Comply with a legal or regulatory obligation means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.