

## How we use your personal data

Thincats Limited and the Thincats Subsidiaries (**Thincats, we, us and our**) are committed to protecting your privacy.

“**Thincats Subsidiaries**” means each of TC Loans Limited, TC Loans I Limited, TC Loan II Limited, TC Security Trustee Limited, ESF Loans Limited and Business Loan Capital Limited.

We have produced this notice to explain to you what personal data we have, how we get it and how and why we use it.

For the purpose of this notice, where we refer to “**you**” or “**your**” this will also include (where the context permits, such as intermediaries/brokers) your principals, directors, shareholders, employees, contractors and workers (together your “**Key Persons**”).

Shawbrook Group PLC, Shawbrook Bank Limited and its wholly owned subsidiaries including Thincats Limited, the Thincats Subsidiaries, Bluestone Mortgages Limited, The Mortgage Lender Limited, JBR Capital Limited, and Imploy App Limited (“**Playter**”), collectively referred to as ‘Shawbrook’ within this notice, offer products to retail and commercial customers.

Under data protection laws, we are a controller of personal data that we collect and hold about you. This is because we decide how and why your personal data is used.

If you have made an application on behalf of a business or other organisation and have provided us with personal data in relation to its directors, shareholders, owners, trustees or beneficiaries (as applicable), then this privacy notice will also apply to them. It is important that they read this notice and we will assume that you have told them that their details will be shared with us and that you have shown them this notice.

### Note for Intermediaries

You should not share any Key Persons personal data with us except where you have shown them a copy of this privacy notice and obtained their confirmation that they know you will share it with us for the purposes described (and where you have their consent, where required, for the processing described).

### Note for Businesses

Please view the [Corporate Information](#) section for details on how we process information relating to businesses.

### How to contact us

If you want to receive a copy of the personal data we hold about you or exercise any of [your rights](#) as explained in this notice you can [submit your request here](#).

If you have a complaint about how we have processed your personal data, you can raise a data protection complaint by emailing [dataprotectionoffice@shawbrook.co.uk](mailto:dataprotectionoffice@shawbrook.co.uk) or by writing to us at Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE.

We will acknowledge your complaint within 30 days and advise you of the outcome without undue delay.

You can also contact our Group Data Protection Officer using the details above if you have any questions about this privacy notice or how we use your personal data.

You may contact the Information Commissioners Office at any time, if you have concerns about the way we have handled your personal data or to lodge a complaint. The ICO can be contacted at [www.ico.org.uk](http://www.ico.org.uk) or by telephoning 0303 123 1113

You can click on the headings below to take you directly to the section you want to read.

You can download a copy of this page to view or print.

- [Your rights](#)
- [The personal data we process about you](#)
- [Why we process your personal data](#)
- [How we collect and obtain your personal data](#)
- [Who your personal data may be shared with](#)
- [Credit reference Agencies \(CRAs\)](#)
- [Fraud Prevention Agencies](#)
- [International transfers of your personal data](#)
- [Automated decision making](#)
- [How long your personal data will be stored for](#)
- [Keeping your personal data secure](#)
- [Keeping your personal data accurate](#)
- [How we monitor your communications](#)
- [Changes to our Privacy Notice](#)

## [Your rights](#)

You have a number of rights relating to your personal data which are explained below. If you wish to exercise any of these rights you can do so by using the contact details at the start of this notice. We will explain whether the right applies to you as these rights do not apply in all circumstances. You will not have to pay a fee for exercising your rights. We try to respond within one month however if we think it will take longer than one month, we will notify you and keep you updated. We will need to verify your identity before we can act on any request you make to us under this notice

### **Right to access**

You have the right to access the personal data held about you and to obtain certain prescribed information about how we process it. This is commonly known as submitting a 'data subject access request'.

### **Right to rectify your personal data**

If you discover that the personal data we hold about you is inaccurate or incomplete, you have the right to have this personal data corrected.

### **Right to erasure**

You may ask us to delete personal data we hold about you in certain circumstances, this is often referred to as the 'right to be forgotten'. This right is not absolute and only applies in particular circumstances. It may not always be possible for us to delete the personal data we hold about

you, for example, if we have an ongoing relationship with you or we are required to retain personal data to comply with our legal obligations or to exercise or defend legal claims.

### **Right to restriction of processing**

In some cases, you may have the right to have the processing of your personal data restricted. For example, where you contest the accuracy of your personal data, it may be restricted until the accuracy is verified, or where the processing is unlawful but you object to it being deleted and request that it is restricted instead.

### **Right to object to processing**

You may object to the processing of your personal data (including profiling) when it is based upon our legitimate interests.

### **Right to object to direct marketing**

You may also object to the processing of your personal data for the purposes of direct marketing.

### **Right to data portability**

You have the right to receive, move, copy or transfer your personal data to a controller which is also known as 'data portability'. This only applies to personal data you have given us and if we are processing your personal data based on consent or the contract we have or had with you.

### **Right to object to automated decision**

You may have the right to object to an automated decision, including requesting that a human review the decision for you, depending on the lawful basis we rely on for processing. For more information on the automated decision making we carry out, please see the "[Automated Decision Making](#)" section below.

### **[The personal data we process about you](#)**

The following list describes the different types of personal data we process about you:

- **Identity data** including first name, maiden name, last name, username or similar identifier, marital status, title, nationality and date of birth.
- **Contact data** including postal addresses, email address and telephone numbers.
- **Financial data** including bank account and payment card details and details of your employment, financial position and history.
- **Transaction data** including details about payments to and from you and transactions you carry out using our products and services.
- **Identification data** including a photo of yourself, passport details, driving licence or other identification documents.
- **Special categories of data** such as details about your health or biometric data (created for the purposes of facial recognition as part of the Digital ID Verification described below).
- Details of any criminal convictions or alleged criminal offences.
- **Personal data** that you provide to us when you contact us by any means, including by telephone, fill in forms on our website, use any of our products or services, or when you submit queries to us we will keep a record of that correspondence and the personal data that you provide to us in that correspondence.
- Details of the devices you use to access our websites and how you use our websites, please see our [Cookie Policy](#).

- **Profile data** including, products and services you use, your interests, marketing and communications data including your preferences in receiving marketing from us, your communication preferences, feedback and survey responses.
- **Publicly available personal data** such as the Electoral Register and details you make public on social media e.g. Facebook/Twitter.
- As part of our commitment to improving our services, we may use your personal data in **generative or agentic AI systems** within our operations. This enables us to improve customer support, streamline internal processes and deliver a personalised customer experience.

### [Why we process your personal data](#)

The table below sets out the main reasons that we process your personal data, including the lawful basis that applies.

Reason for processing	Processing is necessary for:
<p><b>Considering and processing your application</b></p> <p>We need to process your personal data in order to decide whether we can offer you (or a business you are associated with) the product you have applied for and to evaluate any security and/or guarantee arrangements relating to a product.</p> <p>Where you have agreed for us to be able to review your transaction data we will use this data to assess creditworthiness and affordability.</p>	<p>A contract we have with you, or because you have asked us to take specific steps before entering into a contract</p> <p>Our legitimate interests</p>
<p><b>Performing credit searches and verifying your identity</b></p> <p>We need to carry out credit searches and verify your identity before we can offer you (or a business you are associated with) a product or service.</p> <p>We also need to do this to ensure that we are acting as a responsible lender, including with regards to fraud prevention and identity theft.</p>	<p>Our legal or regulatory obligations</p> <p>Our legitimate interests</p>
<p><b>Administering your account</b></p> <p>We will use your personal data to administer your account (or the account of a business you are associated with) in several ways which includes:</p> <ul style="list-style-type: none"> <li>• collecting loan repayments.</li> <li>• providing you with account statements, notices,</li> <li>• providing you with personal data such as changes to your interest rate.</li> <li>• managing any arrears on your account.</li> <li>• enforcing any security that we have in place.</li> </ul>	<p>A contract we have with you, or because you have asked us to take specific steps before entering into a contract or our legal or regulatory obligations</p> <p>Our legitimate interests</p>

<ul style="list-style-type: none"> <li>dealing with any queries or complaints that you may have.</li> </ul> <p>We may also use your personal data in order to:</p> <ul style="list-style-type: none"> <li>recover debts due to us and keeping our records updated.</li> </ul>	
<p><b>Managing our business operations and our internal governance functions</b></p> <p>We will use your personal data for the following purposes:</p> <ul style="list-style-type: none"> <li>monitoring communications and activities in relation to your account and products provided by us.</li> <li>accounting and audit purposes.</li> <li>complying with our corporate governance requirements.</li> <li>providing you (or a business you are associated with) with relevant products and services.</li> <li>business support services.</li> </ul> <p>We may also use your personal data to measure our operations and performance against our business and compliance aims and to ensure that we are running our business in an efficient and proper way.</p>	<p>A contract we have with you, or because you have asked us to take specific steps before entering into a contract or our legal or regulatory obligations</p> <p>Our legitimate interests</p>
<p><b>Acquiring a credit agreement from another lender.</b></p> <p>We will use your information for the following purposes:</p> <ul style="list-style-type: none"> <li>buying a portfolio of credit agreements where the credit agreement of a business you are associated with is included within the portfolio.</li> <li>undertaking due diligence regarding the acquisition.</li> <li>deciding whether we wish to proceed with the acquisition or not.</li> </ul>	<p>Our legal or regulatory obligations or for our legitimate interests</p>
<p><b>Responding to your requests to exercise your legal or regulatory rights</b></p> <p>Where you have made a request relating to your legal or regulatory rights, such as those detailed in the “your rights” section of this notice, we need to process your personal data in order to process and respond to your request.</p>	<p>Our legal or regulatory obligations</p>
<p><b>Direct marketing</b></p> <p>To provide you with personal data about products and services that you may be interested in and to develop our products and services and grow our business.</p>	<p>Our legitimate interests or consent (dependent on the product or service provided by Shawbrook)</p>

<p><b>Performing statistical analysis and conducting market research</b></p> <p>We may analyse your personal data and conduct market research, such as by asking our customers to complete feedback surveys, to help us better understand our customer base and the markets in which we operate or may wish to operate.</p>	<p>Our legitimate interests</p>
<p><b>Collecting information about how you use our website</b></p> <p>See our <a href="#">Cookie Policy</a> for more information.</p>	<p>Our legitimate interests or where we have your consent</p>
<p><b>Assisting third parties</b></p> <p>To assist intermediaries or brokers with their management operations and managing our use of third parties, which includes:</p> <ul style="list-style-type: none"> <li>a. managing records about you (or a business you are associated with).</li> <li>b. ensuring the type of business that third parties refer to us is appropriate.</li> <li>c. resolving any complaint made by you about a third party and/or any dispute between you and us regarding a third party.</li> </ul> <p>We may also need to process your personal data to ensure that the third party is fulfilling the terms of their contract with us and that we act as a responsible lender.</p>	<p>Our legal or regulatory obligations</p> <p>Our legitimate interests</p>
<p><b>Testing, improving and securing our products, services and systems</b></p> <p>We may need to process your personal data to ensure the security, efficiency and reliability of our products, services and systems.</p>	<p>Our legal or regulatory obligations or our legitimate interests</p>
<p><b>Facilitating your entry into our competitions</b></p> <p>Where you have entered one of our competitions, we may need to process your personal data to facilitate your entry and administer the prize draw.</p>	<p>A contract we have with you, or because you have asked us to take specific steps before entering into a contract</p>
<p><b>Facilitating your attendance at an event hosted by us</b></p> <p>Where you have registered to attend on our events, we require your personal data to facilitate your attendance.</p>	<p>Our legitimate interests</p>
<p><b>Making reasonable adjustments to our processes</b></p> <p>We may record personal data relating to your health or personal circumstances where we need to make reasonable adjustments to our processes.</p>	<p>Our legal or regulatory obligations or where we have your explicit consent.</p>

## **Criminal Conviction and Special Category Data**

We will only process personal data relating to criminal convictions or offences and alleged offences where the law permits us to do so e.g. to perform checks to prevent and detect crime and to comply with laws relating to money laundering, fraud, terrorist financing, bribery and corruption and international sanctions or where we have your consent to do so.

Data protection law defines certain types of personal data as 'special category data'. This includes details about your health and medical conditions or biometric data (created for the purposes of facial recognition as part of the Digital ID Verification described below). We will only process special category data where we have obtained your explicit consent to do so or another lawful basis exists, for example, where it is necessary for reasons of substantial public interest, such as to safeguard the economic well-being of individuals, preventing or detecting unlawful acts or preventing fraud.

## **Withdrawing Consent**

Where we rely on your consent, you have the right to withdraw your consent at any time. Please submit your request using the "contact us" section on our website or the details below if you wish to do so.

Email: [dataprotectionoffice@shawbrook.co.uk](mailto:dataprotectionoffice@shawbrook.co.uk)

Post: Group Data Protection Officer, c/o Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE

## **[How we collect and obtain your personal data](#)**

We collect your personal data directly from you in several ways, including:

- when you apply for a product directly or through an intermediary;
- when you provide it on-line or by any other method of communication, for example, on "contact us" forms, telephone or when you provide it through the course of our relationship, for example, if you inform us of a change in your circumstances or when you take part in our customer surveys;
- when you use our services;
- personal data you make public when you interact with our social media profiles or reference Shawbrook or its subsidiaries in your communication; and
- technical information, including the Internet Protocol (IP) address used to connect to the internet, may be collected from you when you visit our website.

We obtain your personal data indirectly from third parties including:

- personal data you have asked us (or a third party) to collect for you, for example, information about your accounts or holdings with other companies including transaction information;
- comparison websites;
- following an introduction to us by another third party, such as an accountancy firm, law firm or management consultancy;
- if another person provides your personal data to us when they apply to obtain a product from us on your behalf; or that is to be held jointly with you; or on behalf of a business, charity, trust or other organisation of which you are a director, shareholder, owner, trustee or beneficiary (as applicable);

- from fraud prevention agencies, credit reference agencies, tracing and debt recovery agents, government bodies and agencies, the electoral roll, Companies House and other sources of publicly available information (e.g. sanctions list, media) when we carry out searches for the purposes of processing your application and/or during your relationship with us; or
- from fraud prevention agencies, credit reference agencies, tracing and debt recovery agents, government bodies and agencies, the electoral roll, Companies House and other sources of publicly available information (e.g. sanctions list, media) when we carry out searches for the purposes of processing your application and/or during your relationship with us.

If you are applying to us indirectly through a third party, then they should have provided you with their own privacy notice and you should ask them for a copy if they did not.

### [Who your personal data may be shared with](#)

So that we can provide you with products and services, meet our legal obligations and manage our business, it may be necessary to share your personal data with other third parties including:

- Shawbrook Bank parent entities for the purposes of enabling our parent entities to exercise oversight of our business.
- Shawbrook companies such as Shawbrook Group plc, Shawbrook Bank Limited, JBR Capital Limited (“JBR”), Bluestone Mortgages Limited, The Mortgage Lender Limited and Employ App Limited (“Playter”).
- Anyone acting on your behalf with authority to do so, such as insolvency practitioners, The Insolvency Service, power of attorney or your professional advisors.
- [Credit reference agencies \(CRAs\)](#), [fraud prevention agencies](#) and law enforcement agencies.
- Debt collection agencies to seek to recover any debt owed to us.
- Other companies if we are considering transferring the contract we have with you to them (for example, where we are selling accounts or debts), you will be informed if your contract is transferred.
- Other financial service companies, such as other lenders.
- Legal and regulatory bodies, such as the Financial Conduct Authority (FCA), the Prudential Regulation Authority (PRA), HMRC, the Information Commissioner's Office (ICO), the UK Financial Services Compensation Scheme (FSCS), the Financial Ombudsman Service (FOS), our professional advisors and/or the courts.
- Organisations that provide us with business support services. For example, account service and administration companies, back-up and server hosting, IT software and maintenance platforms, document storage and management services, receivers, repossession agents, recoveries agents and property valuers.
- Our professional advisors such as law firms, accountants, insurers or another professional advisor as required.
- Third parties who have introduced you to us or are involved in the introduction process (e.g. an intermediary or broker).
- Market research organisations who we engage to assist us in developing and improving our products and services.
- Any person or entity that is to provide, or has provided, any security or guarantee (and their professional advisors) in respect of your agreement with us and their professional advisors.
- Any entity (and their professional advisors) that provides funding to us or members of the Shawbrook Group (for example, the Bank of England) and any entity that provides us with debt or equity finance.
- Any purchaser or potential purchaser of any part of our business in the event that the Bank, or part of its assets were to be acquired by a third-party purchaser.
- Our PR and Communications partners when you enter our prize draws.

- Payment service providers whose services include money laundering and credit checks.
- Any purchaser or potential purchaser of any part of our business in the event that Shawbrook, or part of its assets were to be acquired by a third-party purchaser.
- we may share your information with any person that you have authorised to engage with us on your behalf or that otherwise has a legal authorisation to do so. We may share your information with any organisation you have appointed to act on your behalf or authorised to receive your information, such as law firms and other professional advisors.

Please note that our website may contain links to other third-party websites. These websites will not be governed by this notice and we therefore recommend that you read the privacy notices and cookie policies on the other websites you visit.

### Credit Reference Agencies (CRAs)

To process your application, we will perform credit and identity checks on you with one or more CRAs. Where you take banking services from us we will also make periodic searches at CRAs to manage your account with us. To do this, we will share your personal data with CRAs and they will give us personal data about you. This will include:

- Identity and contact data;
- Personal data from your credit application;
- Personal data about your financial situation and financial history;
- Public personal data (including the electoral register);
- Shared credit details; and
- Fraud prevention information.

We will use this personal data to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts owed to us by you or owed to you by us; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to share personal data about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This personal data may be supplied to other organisations by CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this personal data, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until you or your partner successfully files for a disassociation with the CRAs to break that link.

**The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal data, data retention periods and your**

**data protection rights with the CRAs are explained in more detail in the CRA information notice (CRAIN) which is accessible from each of the three CRAs:**

- [TransUnion](#) (formerly Callcredit)
- [Equifax](#)
- [Experian](#)

### **Fraud Prevention Agencies**

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in the Cifas fair processing notice for the National Fraud Database at [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn).

### **International transfers of your personal data**

We will only transfer your personal data outside the United Kingdom (“UK”) when the law permits us to do so. We usually do this in order to share your personal data with organisations who provide us business support services or our professional advisors.

Should we transfer your personal data to any other territories or countries outside the UK we ensure appropriate safeguards are in place, where required, to ensure that your personal data is not subject to a materially lower standard of protection than under data protection laws in the UK.

### **Automated decision making**

We may use systems to make automated decisions about you or your business when:

- You apply for our products and services, we undertake credit checks to assess creditworthiness and affordability and provide you with a tailored offer based on the results of our assessment;
- We carry out assessments to help decide if your personal or business accounts may be being used for fraud or other financial crime;
- We undertake anti-money laundering and sanctions checks; and
- We verify your identity.

Our automated decisions use profiling which means that we use your personal data to make decisions that can affect the products, services or features we may offer you now or in the future, or the price that we charge you for them. For example, if you do not meet an element of our lending criteria (such as being incorporated in the UK) any application for credit will be automatically declined. If you do meet our lending criteria, the amount we lend, the term of your loan and the interest we charge on your loan will be determined in part by your credit status.

### **Digital ID Verification**

When a new account is opened or a new individual is added to an account, if you fail to validate your identity via our electronic identity verification process, you will have the opportunity to verify your identity through our Digital ID Verification, which involves automated decision-making.

This Digital ID Verification involves solely automated decision-making, meaning there is no human involvement in making the decision. This is used to determine whether you pass or fail the Digital ID Verification for the purpose of determining whether you should be granted access to your account despite having initially failed to validate your identity via our electronic identity verification process.

We carry out this automated decision-making in order to comply with our regulatory requirements to detect and prevent crime. The Digital ID Verification is necessary in the circumstances described above to enable us to verify your identity, to protect you against identity theft and detect fraud.

### [How the Digital ID Verification Works](#)

- If you fail to validate your identity via our electronic identity verification process, you will be sent a hyperlink to the email address provided when you applied for an account by one of our trusted third party suppliers asking whether you wish to verify your identity via the Digital ID Verification. The link will expire 48 hours after being sent, but you can request a new link following expiry.
- If you wish to proceed, you will be instructed to upload and submit:
  - i. a copy of your driving licence, passport or other acceptable form of ID; and
  - ii. a photo of yourself.
- Our trusted third party supplier will then use a specialised software program to:
  - i. verify the identification documentation submitted;
  - ii. compare the name and date of birth recorded in the document with the corresponding personal data we have on file for you; and
  - iii. carry out a process of facial recognition, which involves comparing the photo of yourself that you submit with the photo in your identification documentation (in simple terms, this is done by taking a number of data points on the photographs and comparing them to check they're the same).
- The Digital ID Verification has predefined parameters and will automatically determine whether you pass or fail the Digital ID Verification.

On completion of the Digital ID Verification, we may still need to review your application. We generally will let you know the outcome of your application within 5 working days of valid completion of the application and passing identity checks.

### [Reviewing an Automated Decision](#)

You may have rights over automated decisions depending on the lawful basis upon which we process your personal data. Please see more information under the “Your rights” section, including how to make a request.

### [How long your personal data will be stored for](#)

Except as otherwise permitted or required by law or regulation, we will only retain your personal data for as long as necessary to fulfil the purposes we collected it for (as described in this privacy notice), as required to satisfy any legal, accounting, or reporting obligations, or as necessary to resolve disputes. This will be for a minimum of 6 years from the date our legal relationship with you has ended (for example, after a service has ended, a transaction has completed, or your account has closed and there are no outstanding matters to be addressed, such as a payment or complaint). If your application is declined, we will store your personal data in accordance with our record retention procedures and to comply with our legal obligations.

To determine the appropriate retention period for personal data, we consider applicable legal requirements, 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 we process your personal data for, and whether we can achieve those purposes through other means. In some circumstances, we may anonymise your personal data so that it can no longer be associated with you.

### [Keeping your personal data secure](#)

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.

For more information about how you can also protect yourself please read our [Customer Security](#) page.

### [Keeping your personal data accurate](#)

We strive to ensure that your personal data is kept up to date and accurate. If any of the personal data you have given to us or third parties changes, such as your contact details, home ownership status, employment status or marital status, please promptly inform us in accordance with the terms and conditions of your agreement with us.

You will be required to provide us with any changes to your personal data under the agreement you enter into with us if your application for a credit or savings product is accepted. If you fail to do so this will put you in breach of your agreement.

### [How we monitor your communications](#)

Subject to applicable laws, we will monitor and record calls, emails, text messages, social media messages and other communications. We will do this for the purposes of complying with applicable laws and regulations and our own internal policies and procedures, to prevent or detect crime, to protect the security of our communications systems and procedures, to improve your experience when contacting us and for quality control and staff training purposes.

### [Changes to our Privacy Notice](#)

We keep this Notice under regular review and any updates will be posted on our website in the most recent version of the Privacy Notice. Where appropriate changes may be notified to you by post or email.

### [Corporate Information](#)

Where you apply to us for, or hold, a product or service in the name of a business, charity, trust or other organisation, we will process information relating to that entity ("Corporate Information") in addition to personal data relating to you and any Key Persons.

Corporate Information may include details such as the organisation's name, registered office, trading address, company registration number, details held at Companies House or other registries, financial accounts, transaction history, ownership structure, details of directors,

shareholders or beneficial owners, and information about the organisation's credit history and financial standing.

We will use Corporate Information for legitimate banking purposes, including to assess applications, manage accounts and fulfil our legal and regulatory obligations. This includes undertaking corporate credit searches with business credit reference agencies, carrying out fraud prevention, anti-money laundering and sanctions checks, verifying information provided to us, assessing creditworthiness and affordability, monitoring ongoing risk, preventing financial crime and recovering debts. Where we carry out searches with business credit reference agencies or fraud prevention agencies, they may retain a record of the search and may share Corporate Information with other organisations in accordance with their own privacy notices.

We may also share Corporate Information with other members of the Shawbrook Group (including Shawbrook Group plc and its subsidiaries) for purposes consistent with this notice. This may include group oversight and governance, risk management (including the sharing of information about applications, credit assessments and outcomes within the Shawbrook Group), compliance with legal and regulatory requirements, internal reporting, portfolio management, funding and securitisation arrangements, and the provision and administration of products and services across the Shawbrook Group.

In addition, we may share Corporate Information with the categories of third parties described in the section titled "[Who your personal data may be shared with](#)", where this is necessary for the purposes set out above, including the provision and administration of products and services, regulatory compliance, risk management, funding arrangements and the sale or transfer of accounts or assets.

Where Corporate Information includes personal data relating to directors, shareholders, beneficial owners or other Key Persons, such personal data will be processed in accordance with the terms of this privacy notice.

**Last Updated June 2026**