

Privacy Policy

Last updated 21-05-2018

Date	Version	Summary of changes from last version
06-03-18	v1.1	General update to GDPR compliance
02-05-18	v1.2	Update relating to Credit Reference Agencies Information Notice (CRAIN)
21-05-18	v1.3	Updated links to SAR and Rectification/Erasure Forms

JustUs Privacy Policy

JustUs is the trading style of eMoneyHub Ltd. eMoneyHub Ltd takes your privacy very seriously and we give you our commitment to keep your personal data safe and secure. We will use the data for the purpose of which it was provided and will not use it for any longer than necessary. This policy applies to both Investors and Borrowers alike and should be read in conjunction with our [Terms and Conditions](#).

We will not without your express consent provide your personal information to any third parties for the purposes of direct marketing.

A copy of this policy can be downloaded [here](#).

1. Information collected when you visit JustUs.co

We collect, store and use the following personal information in a secure environment:

- Your IP address, browser, referral source, length of visit and number of JustUs.co page views.
- A basic product enquiry form which could include your mobile number, home address and other personal information.
- Any emails you send to us or questions you ask the JustUs representatives.
- Any additional information that is gathered as part of the application and assessment process to confirm your eligibility for any product or service offered by JustUs.

We may monitor, record and store communications via telephone, email or written correspondence. We will use this information for verification purposes to ensure your needs are met as well as for training and compliance purposes to improve our customer service.

2. Your rights as an individual.

From the 25th May 2018 you will have revised rights under the new EU General Data Protection Regulation (GDPR). These are:-

- The right to be informed;
- The right of access;
- The right to rectification.

- The right to erase;
- The right to restrict processing;
- The right to data portability;
- The right to object;
- Rights in relation to automated decision making and profiling.

Further information on the above is available from the 'Information Commissioner's Office' [website](#).

3. Cookies use on JustUs.co

We use cookies on the JustUs.co website.

We will send cookies to you (which may be stored by your browser on your computer's hard drive) for the following purposes:

- For identification, cookies allow us to identify you while you are logged in.
- Record third party websites product purchases and or applications; and specifically we use cookies on JustUs.co for use with Google and their related conversion tools and tracking analytics. The visitor information generated creates reports on the use of JustUs.co website. Google stores this information, although many of the cookies they use are deleted when you close your browser.

4. JustUs and your personal information

Applications or enquiry forms submitted via JustUs.co will only be used for the purposes specified in this Privacy Policy and the 'use of personal data' statement you acknowledge on the form prior to submission.

Information you enter into a specific product search or enquiry form may be shared with third parties such as credit reference and fraud prevention agencies. Where required all the companies we work with are FCA regulated. There may be circumstances where we are required by law to provide your information.

Prior to submission of your personal information, we will ensure that you have access to this privacy policy. We will gather your express permission to use the data you entrust us with before you provide it to us.

As an Information Controller we may use the data you provide in a number of ways. These may include:

- To further support the development of products and services within the JustUs group; to assess lending and credit risks; to carry out regulatory checks; for fraud and creditworthiness checks; specific marketing and updates on your account.
- Where we feel information is deliberately misleading or fraudulent we reserve the right to pass details to fraud prevention agencies;
- We may use your information to assess and prevent fraud and money laundering.

We will keep your personal information secure and whilst in our possession will maintain its confidentiality. We will only share your information where you have given your express permission. This will generally be with credit reference and identification verification agencies during the application process for both borrower and investor accounts. Following a credit approval we will share details of the conduct of your account with the same agencies. Investor information will be shared with HMRC annually as part of our obligations and the specified bank that you have advised us of during your application for the purposes of making payments to you.

5. Personal information security

eMoneyHub Ltd treat the security of your personal information seriously. eMoneyHub Ltd take reasonable technical and organisational precautions to prevent the loss of your data.

We store information you provide in our secure database. All pages on the JustUs.co website relating to your personal information are protected using SSL technology.

Viewing of your data will be restricted to those persons who require access for the purposes the information was provided to us in the first instance. Any further use of the data will be in accordance with your express wishes provided at the time of submission or where you advise in the future.

Your data will be securely retained for the duration of your relationship with eMoneyHub Ltd. During this period the data will be used within the guidelines of this policy. Following the end of your relationship with eMoneyhub Ltd the data will be retained for a further 6 years or up to the point you successfully exercise your right to erasure of your data.

We are unable to guarantee the security of data sent over the internet or via email.

6. Credit Reference Agency Information Notice (CRAIN)

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ('CRAs'). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us.

To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information 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; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information 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 information may be supplied to other organisations by CRAs.

For further information please use the links below:

- Call Credit www.callcredit.co.uk/crain
- Equifax www.equifax.co.uk/crain
- Experian www.experian.co.uk/crain

7. Amendments to the JustUs.co privacy policy

eMoneyHub Ltd reserve the right to update this Privacy Policy at any time by posting a new version on this website. We recommend to review the privacy policy on a regular basis.

8. Accessing the data we hold on you.

You can request confirmation of the information we hold on our secure servers about you at any time. This information is generally free of charge however we retain the right to make a realistic administration charge to comply with complicated, manifestly unfounded or excessive requests. We may also make a charge for repeat requests. Any charge will be notified in writing including the reason we are making the charge.

We will action all requests for information without delay and within 1 calendar month of the initial request being made.

- [Rectification & Erasure of Data Form](#)
- [Subject Access Request Form](#)

To support any requests, there are 2 documents available to ensure we receive the information we require to effectively complete any queries.

You can make decisions as to whether you wish to opt out at any time from receiving any marketing information from JustUs.co by click the Opt Out link at the bottom of any of our email communications.

9. Contact details

We are registered with the Information Commissioner's Office: Number Z3292835

Data Protection Officer, JustUs, 28B London Rd, Alderley Edge, SK9 7DZ

10. Making a complaint to the Information Commissioner's Office

If you are unhappy with our response to any queries you make pertaining to your personal data and its use you can voice your concerns to the Information Commissioner's Office on 0303 123 1113

JustUs is an electronic system in relation to lending. JustUs is a trading style of eMoneyHub Ltd. Authorised and regulated by the Financial Conduct Authority. eMoneyHub Ltd is registered with the Office of Information Commissioner No. Z3292835. Peer to Peer Lending via the JustUs electronic system is NOT covered by the Financial Services Compensation Scheme. The Financial Conduct Authority does not regulate most Buy to Let Mortgages. Registered Office: 28B London Road Alderley Edge Cheshire SK9 7DZ Company Number 08158588.

Any enquiries email support@justus.co

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