

In order to accept proposals from our Introducer, where you have provided the initial service to a retail customer we will perform credit and identity checks on you with one or more credit reference agencies (CRAs).

Please email us at intermediaryoversight@novunabusinessfinance.co.uk to provide your consent for us to search.

N.B The search will not leave a footprint on your credit file.

Credit Reference Agencies

If you provide us with consent, we will supply your personal information to CRAs and they will give us information about you. This will include information 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.
- Prevent criminal activity, fraud and money laundering.

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 information, data retention periods and your data protection rights with the CRAs are explained in more detail at any of these two links. Each link will take you to the same CRAIN document:

- Equifax: www.equifax.co.uk/crain
- Experian: www.experian.co.uk/crain

Identity Verification and Fraud Prevention Checks

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, we could refuse to receive applications from our Introducer where you have provided the initial service to the retail customer.

Financial Crime Prevention Checks

We reserve the right to undertake background checks on you in order to meet our financial crime obligations.

Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by visiting www.cifas.org.uk.

Privacy Policy

You can find further information about how we collect, use and disclose personal information about you by searching “privacy policy” on our website www.novuna.co.uk/business-finance/privacy-notice/ or by emailing us at customerservice@novunabusinessfinance.co.uk or calling us on 03433 519 322 and requesting a copy of our “privacy policy”.