

Automated Decision Making

Automated decision-making takes place when an electronic system uses personal information to make a decision without human intervention.

We are allowed to use automated decision-making in the following circumstances:

- where we have notified you of the decision and given you 21 days to request a reconsideration;
- where it is necessary to perform the contract with you and appropriate measures are in place to safeguard your rights; or
- in limited circumstances, with your explicit written consent and where appropriate measures are in place to safeguard your rights.

If we make an automated decision on the basis of any particularly sensitive personal information, we must have either your explicit written consent or it must be justified in the public interest, and we must also put in place appropriate measures to safeguard your rights.

Many of our Lenders use auto scoring technology to underwrite deals. You will not be subject to decisions that will have a significant impact on you based solely on automated decision-making, unless we have a lawful basis for doing so and we have notified you.

Please note: Once you provide your Consent to Search, it will remain valid for all future transactions you ask us to arrange on your behalf, unless you notify us otherwise.