

Jubilant Loans Privacy Policy

We understand that your privacy is extremely important to you. This Privacy Policy will explain what personal information we will ask you for, why we need it, and what we will do with it. If you would like further information or clarification on any aspects of this Policy, please contact us using the details below.

Who we are

Jubilant Loans is a trading style of Money Genie Ltd, Registered address: 20-22 Wenlock Road, London, N1 7GU. Registered in England and Wales. Money Genie Ltd is authorised and regulated by the Financial Conduct Authority Number: 777117 Company Number: 09676504, Data Protection Number: ZA253906

How we collect your information

We may obtain information from you through our websites, mobile applications or other similar devices, channels, or applications. We may also be sent your information by lenders or other credit brokers to whom you have given your consent for them to do so.

Information we may collect from you

1. We will only collect the necessary information from you that we need to provide you with our credit broker service.
2. We may collect and process the following information about you:
3. Directly from you, via our application form or any other online forms on this or any other of our websites or our partners websites, such as: Name, E-mail address, Home address and residential status, telephone numbers, date of birth, the name and contact details of your employer, income details, including your pay dates, bank account details. We will also collect information on your utility suppliers and how you pay how you pay your bills as well as specific information relating to your loan request.
4. correspondence, or a record of it if you should contact us, together with your contact details and our responses;
5. surveys that we use for research purposes, which we have asked you to complete (although you do not have to respond to them);
6. details of your visits to our Sites (including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required for our own billing purposes or otherwise) and the resources that you access; and
7. information from third parties in respect of you, which may include your employer, a referee or a person residing or working from another country.

How we use your information

We use information held about you in the following ways:

1. To process and submit your Application Form to lenders and credit brokers and other financial providers to apply for the funds you have requested; these companies may contact you by phone, email, SMS or MMS.
2. to provide you with the best possible service;
3. to ensure that content from our websites is presented in the most effective manner for you and for your computer;
4. to notify you about changes to our products and services;
5. We and third parties to whom you agree we may send your data may also use it for marketing purposes to provide you with data about goods and services which may be of interest to you, and we may contact you about these by phone, SMS, MMS and E- mail subject to the preferences you select when opting in (please see our section on Direct Marketing for further information).

Our lenders with whom we share your information may use it for their legitimate business interests to match applications, carry out fraud checks, carry out research such as analysis of market trends and customer demographics and to customise and develop the product/service which they offer to you or other individuals in the future. Most lenders might use this for up to 12 months.

The following is a list of lenders and/or brokers to whom we may send your personal information:

- Loan Machine Limited
- Media Blanket Limited
- Hamilton Digital Solutions Limited
- T Dot UK Limited
- Quint Group Limited
- Sandhurst Associates Limited
- Bizfella Ltd
- Aspire Money Limited
- Silver City Tech Limited
- Stop Go Networks Limited
- Mindflow Marketing Limited
- TFLI Limited
- 1plus1 Loans
- 247 Moneybox
- Buddy Loans
- Amigo
- Bamboo
- Talk Loans
- Pounds to Pocket
- Quick Quid
- Wageday Advance
- Juo Loans
- PiggyBank
- Sunny
- Everyday Loans
- Trusttwo
- Selfy Loans
- Ferratum
- Lending Stream
- George Banco
- The Money Platform
- H & T Money
- Stepstone Credit
- SafetyNet Credit

- Lead Byte
- Credit Perfect
- Loans 2 Go
- Guarantor My Loan
- Swift Sterling
- Mobile Money
- Dot Dot Loans
- Morses Club
- My Jar
- Next Credit
- Express Finance Limited
- Cash 4 U Now
- Mr Lender
- Provident Personal Credit limited trading as Provident and Satsuma Loans, Registered Office: 1 Godwin Street, BD1 2SU.Email: customerrelations@provident.co.uk
- UK Credit Ratings
- Quid Market
- TFS Loans
- The 1st Stop Group
- The Quick Loan Shop
- TM Advances
- THL Direct
- Trusted Quid
- UK Credit
- Uncle Buck
- Savvy Benefits Card
- Cashfloat
- Total Home Loans
- Response Funding
- Choose Wisely Limited
- IMT Technologies Limited
- Interlincx
- Match The Cash Limited
- The Money Platform
- Trusted Cash Limited
- Season Marketing Limited
- TM Advances Limited
- Forefront Solutions Limited
- Hymarc Ltd
- Western Circle Ltd
- William Ellis Sinclair (ZA033005)

Retaining your data

We retain your personal data for a period of 1 year, after which time the data is securely deleted and can no longer be accessed. This period is in line with other financial services and banking providers, and ensures that we are in a position to answer queries and complaints about our service, and to cooperate with other third parties in doing so.

Sharing your information with third parties

The data we collect from you may also be sold (or otherwise passed on) to our clients and carefully selected third parties which you will either be introduced to while completing our application form or may also be introduced by electronic means for example SMS or email.

By completing our application form you agree that these selected third parties may contact you via electronic means about their relevant product or services. Third parties are Freepricecompare.com and Price Engines Limited

For customers who are introduced to us by one of our partner brokers these selected third parties may contact you via electronic means about the relevant product or service which may be of use to you, depending on the information you have provided our partner broker.
Third parties Price Engines Limited

In addition to the above, we may disclose your personal information to third parties:

1. to prepare or send any communications to you, or to assist us in connection with any of our administrative or business functions, or in the provision of any of our services to you;
2. to our agents, staff and approved third parties to carry out services for us;
3. if the Company or any of its assets are acquired by a third party, in which case personal data held by us about our customers will be one of the transferred assets;
4. In order to enforce or apply our Website Terms and Conditions of Use and other agreements; or to protect the rights, property, or safety of the Company, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.
5. Where permitted by data protection and privacy law, we may disclose information about you, including electronic identifiers (such as IP addresses) and/or access to your account:
 - a. If required or permitted to do so by law;
 - b. If required to do so by any court, the Financial Conduct Authority, the Competition and Markets Authority, the Information Commissioners Office or any other applicable regulatory, compliance, Government, or law enforcement agency;
 - c. If necessary, in connection with legal proceedings or potential legal proceedings.

We may also share your details with members of our affiliated companies who may use your information for the purposes detailed in this Policy.

Direct Marketing

If you give us your consent, we may contact you using telephone, email, SMS, MMS and post to communicate with you about offers relating to products of ours or our partners which we think you might be interested in.

Where you have provided consent, we may sell or share your data with other trusted third parties who may also provide you with information about the above products that may be of interest to you. Depending on what you have agreed to, they may contact you by Phone, SMS, MMS and Email.

Should your application be accepted by one of the product providers available through our services, you should read their marketing terms and conditions before accepting them. If you wish to opt-out of receipt of marketing communications from us at any time you may do this by emailing optout@jubilantloans.co.uk or by clicking the unsubscribe or opt out link on a particular piece of marketing.

Use of your information outside of the UK

Some companies within our affiliated companies may be located outside of the UK, therefore it is sometimes necessary for the Company to transfer information held about you to firms based outside of the European Economic Area. We will only do this to countries where data protection standards are equivalent to those of the UK, so where this occurs your data rights will remain unaltered.

By submitting your Application Form you consent to this transfer.

Your rights

You have the right to be informed about how we use your data – this is covered in this Policy.

You have the right of access to your personal information on request (by what is known as a Subject Access Request). Should you wish to exercise this right please contact us on

data@jubilantloans.co.uk .We have 1 month to respond to you and there is no charge for this service.

reply to your request, however will always endeavour to provide you with the information in a much shorter timescale.

You have the right to rectify the data we hold on you if it is found to be incorrect. Please contact us directly at data@jubilantloans.co.uk to enable us to do so.

You also have the right to ask for your data to be deleted from our database where we have no further need or right to process it. Simply contact us on the same email address: data@jubilantloans.co.uk

You have the right to ask us to restrict the processing of your data if it is incorrect, you object to the processing, there is a legal basis to restrict processing or if you need us to retain the data but not process it. Please contact us directly at data@jubilantloans.co.uk to enable us to do so.

You also have the right to withdraw your consent to us marketing to you at any time, where relevant. You can withdraw your consent at any time by emailing us on Money optout@jubilantloans.co.uk by clicking the unsubscribe or opt out link on a particular piece of marketing.

If you opt-out of our use of your data for marketing purposes, we will honor such choice once we have had a reasonable opportunity to process your request. We reserve the right to take reasonable steps to authenticate your identity with respect to any such request or other enquiry.

If you were introduced to us by a third party, we will give them your contact details and sufficient information about you for their accounting and administration purposes.

We may also give out information about you if we have a duty to do so or if the law allows us to do so. Otherwise we will keep information about you confidential. Calls between us may be recorded and/or monitored.

No one under the age of 18 years old is permitted to use our website or service.

How we store your personal data

All information you provide to us is, as far as reasonably practicable, stored on our secure servers.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our Sites; any transmission is at your own risk.

Once we have received your personal data, we will use strict procedures and security features to try to prevent unauthorised access.

We will retain your information securely for a reasonable period or for as long as the law requires.

IP addresses and cookies

This website uses cookies. View our Cookie Policy for a full list of the cookies that we use and third party cookies.

Credit Reference and Fraud Prevention Agencies

When you submit an Application Form you confirm that all the information you have given is true and complete. When you submit an Application Form you authorise our affiliated companies to check the following records about you and others:

our own;

- those at credit reference agencies (CRAs); and
- those at fraud prevention agencies (FPAs).
- Our affiliated companies will make checks such as are deemed necessary to assess your application for credit.

Changes to this privacy policy

The Company may choose, from time to time, to amend the content of this Policy and should this happen, we will update the Policy and the revised version will be posted on this website. Please ensure that you visit this Policy on a regular basis so that you have read the latest version and continue to understand what we do with your information.

If you have a complaint

You have the right to complain to a supervisory body if you have any reason to be dissatisfied with the way in which we are processing your data. You can do so by contacting the Information Commissioner's Office (ICO) as follows:

ICO
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Email using <https://ico.org.uk/global/contact-us/email/>

Telephone 0303 123 1113

Cookie Policy What

are cookies?

Cookies are small text files that are downloaded to your browser as you surf the web.

Contrary to a common belief, cookies do not contain software programs, so cannot install anything on a computer.

Cookies generally do not contain any information that would identify a person. Usually they contain a string of text or "unique identifier". This acts like a label. When a website sees the string of text it has set in a cookie, it knows the browser is one it has seen before.

If you use a different computer, open a new web browser or delete your cookies, the website will treat you as if you have arrived for the first time (and a new cookie will be set).

You can find out more about cookies by visiting <http://www.allaboutcookies.org>

Internet 'cookies' are extremely common. They're stored on everyone's computer and don't harm your system.

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

The Company may release browsing data and information gathered using cookies in the aggregate, such as publishing a report on trends in the usage of the Sites. The report will only contain statistical data and will not identify any individual.

We do not store sensitive information such as account numbers or passwords in "persistent" cookies, and cookies in themselves, do not contain enough information to identify you. You will only acquire a personal identity in relation to your browsing habits after you have formally provided us with your personal data for the purposes outlined above.

In addition to using cookies, we might also use web tools to collect information about your browsing activities whilst on our Sites. In this respect the information that is

provided is similar to the information supplied by cookies, and we use it for the same purposes.

Any information that we acquire about you using cookies or web tools is subject to the same restrictions and conditions as any other information we collect about you. Some of our advertisers may also use cookies or web tools that are set by other people such as advertising agencies, or the businesses to which the advertisements in question relate. We do not have access to any information that might be collected in this way, and, if you are concerned, you should contact the advertiser for more information.

You may refuse to accept cookies by activating the setting on your browser which allows you to refuse the setting of cookies. However, if you select this setting you may be unable to access certain parts of our Sites. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you log on to our Sites.

The Privacy and Electronic Communications (EC Directive) (Amendment) Regulations 2011 requires that cookies can only be placed on a computer where the user has given their express consent. You can choose to accept or decline cookies when you first access our Sites. We require you to indicate your choice via an automated "pop-up" box. If you decline to accept our use of cookies or set your web browser to decline their use, you will have only limited functionality in the use of our Sites.

Our Sites may, from time to time, contain links to and from the websites of our advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

We will store and process your information on our computers and in any other way we consider appropriate. By "your information" we mean personal and financial information we (a) obtain from you or from third parties, such as credit reference agencies (who may search the Electoral Register), fraud prevention agencies or other organisations when you apply for a loan.

We will use your information to provide our services, for research, assessment and analysis (including credit and/or behavior scoring, market and product analysis) and to develop and improve our services to you and other customers and protect our interests.

Why do we use cookies?

We use cookies to provide an enhanced experience for our customers and to provide our service to you; this personally identifiable information is only used by us and is not shared with third parties. Cookies allow us to remember your preferences and personalise our site.

Cookies also help us understand what customers like to look at on our site. This information does not allow us to identify any particular customer but helps us to understand our customers' needs and improve our service to you.

The table below shows all of the cookies that might be set by us when you visit our site and why we use them.

Cookie Description	Purpose
WRUID	These cookies enable the function of Clicktale. Clicktale helps us understand how people interact with our website, allowing us to make improvements to site content and navigation.
__utma, __utmb, __utmc, __utmz	These cookies enable the function of Google Analytics. This software helps us analyse visitor information such as browser usage, new visitor numbers, response to marketing activity. That information helps us to improve the website.
ASP.NET_SessionId	ASP.NET issues a cookie called ASP.NET_SessionId. These cookies are used to maintain your user session. If you disallow this cookie it may cause the application to fail.
_vis_opt_XXXXXXI	These cookies are set by Visual Website Optimizer, which allows us to improve website usability.

We work with several partners who serve advertisements on our behalf. Most of these third party marketing sites use both session and persistent cookies.

All data collected by these third parties is anonymous and will never contain your name, address, telephone number, email address or payment details. You can delete your cookies at any time from any of the third party marketing sites and technology partners mentioned below. We will never disclose your personal details to third parties without your specific permission.

More information on our third party, network and supplies relationships can be found below:

Cookie Name	Purpose
DoubleClick (various)	DoubleClick is an advertising business owned by Google. DoubleClick use cookies to serve our adverts on third party websites. The DoubleClick cookie serves relevant ads to potential customers and gathers information about how or if you are interacting with these ads. We use DoubleClick conversion tracking cookies to track on-site conversions.
Adform (various)	Adform's advertising technology is used on many websites to gather statistics about visitors and collect information used to decide which ads to display, such as showing similar products to those a visitor has looked at before. Adform uses a cookie mechanism for this purpose, but only on an anonymous basis. This means that Adform stores no personal information such as email addresses, names or addresses in the cookie or in the cookie-based profile. Adform Privacy Policy

Struq (pref) Struq cookies collect browsing data - like the products you have viewed. This data may then be used by other website(s) in their network to serve advertisements containing products that you may have looked at or similar products. Advertisements will always include a link to Struq's Privacy Policy page. If you'd like to opt out of ad targeting, or would like to see more information on why you are being retargeted, simply click the blue 'i' icon which appears in the top right hand corner of every advertisement. Alternatively, if you wish to opt out of receiving Struq advertisements altogether, please go to Struq's Cookie and Privacy Policy