

1.3 Data you Provide

HLCPI Ltd. Ghana captures Data which is provided by the proposed borrower/the borrower. The Data about the (proposed) borrower is typically gathered by HLCPI Ltd. Ghana through this application form. This Data would include name(s), address(es), phone number(s), email address(s) date(s) of birth, details of the business including personal contributions, loan amounts, interest rates, repayment schedules and any other related information.

Data may be provided by you about another individual. In relation to the provisions of such Data to HLCPI Ltd. Ghana you are responsible for ensuring that the consent of the individual(s) to the processing of his or her Data by HLCPI Ltd. Ghana (and selected third parties) has been fully and fairly obtained.

1.4 Data Provided by Others

HLCPI Ltd. Ghana may obtain Data from third party sources, including the disclosures referred to below. For example, HLCPI Ltd. Ghana may obtain additional Data in cases of loans where there has been a default in this information is required to make a judgment on that loan facility.

1.5 Disclosures of Data

For the purposes of assessing your loan application, HLCPI Ltd. Ghana may share your Data with the following entities for the following reasons;

1.5.1 Our introducing Partners, including their appointed personnel and advisers (e.g. credit assessors that they may appoint from time to time to assist in the application process). They will need access to your Data in order to evaluate whether or not you are suitable candidate for loan finance.

1.5.2 External Credit Assessors as appointed from time to time by HLCPI Ltd. Ghana including their appointed personnel and advisers. They will need access to your Data in order to evaluate whether you are suitable candidate for loan finance.

1.5.3 HLCPI Ltd. Ghana also reserves the right to share your Data with its parent or subsidiary companies.

1.5.4 We may also share the right with third parties where we are requested to do so by any regulator or otherwise by law.

1.6 Credit Checking

HLCPI Ltd. Ghana may conduct credit search against the Data in order to evaluate whether or not you are suitable candidate for loan Finance. For the avoidance of doubt, you agree that HLCPI Ltd. Ghana or its agents (including the parties set out above) may carry out a credit check with similar credit references databases, where deemed appropriate, and using your Data for the purpose of Credit assessment.

If you decide to proceed with this facility or any other communication with HLCPI Ltd. Ghana through or in relation to its services, you accept the use by HLCPI Ltd. Ghana of the Data as indicated above.

For the purposes of the Acts, HLCPI Ltd. Ghana will be the controller of your Data. Where we engage third parties to Process Data on our behalf we will ensure that they do so under contract and within the terms of this Data Protection Notice and the Acts.