

Dear Sir or Madam

Important - Your Personal Information

Credit decisions and also the prevention of fraud and money laundering

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to how both we and credit reference and fraud prevention agencies may use your information is detailed in the separate attached sheet.

How to find out more

The attached is a condensed version of the guide to the use of your personal information by ourselves and by credit reference and fraud protection agencies. If you would like to read the full details of how your data may be used please phone us on 0207 190 5555 or ask one of our staff.

You can also contact the credit reference and fraud protection agencies currently operating in the UK; the information they hold may not be the same so you may want to contact them separately. They will charge you a small statutory fee. Their details are as follows:-

Callcredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk

By confirming your agreement to proceed you are accepting that we may use your information in this way.

Yours faithfully

United Trust Bank Ltd

I/We acknowledge receipt of this letter – of which this is a copy - and confirm that I/we have understood that you will use our information in this way.

Signature: _____

Signature: _____

Date: _____

Date: _____

Full name: _____

Full name: _____

Full postal address: _____

Full postal address: _____

Date of birth: _____

Date of birth: _____