

Recruitment and Privacy Statement

This statement contains important information about how Everyday Lending Limited (trading as Everyday Loans) will process your personal data in connection with your application for employment. Please note Everyday Lending Limited is part of Non Standard Finance plc. You are asked to read the statement carefully before completing the application form. In the event that you have any questions on this statement, please contact HR by emailing ELLCareers@everyday-loans.co.uk

1. What data will Everyday Lending Limited collect about me and why?

Everyday Lending Limited will collect your personal data as may be necessary to process your application for employment as part of its recruitment and selection procedure. This personal data will include (but is not limited to): your name, address and previous addresses, date of birth, employment history, education and qualifications, referees, hobbies, outside interests and memberships of professional bodies etc. This information may be collected from a number of sources, including interview notes, correspondence and any other documents generated during the recruitment process.

The primary purpose for processing your personal data is to consider your application for employment as part of the Everyday Loans' recruitment process. In the event that your application for employment is successful, this data may also be retained and processed for the purpose of the on-going employment relationship (and further information on this processing will be provided to you as needed).

Secondly, as explained in greater detail below, the information which you provide may also be used to assess your suitability for employment as part of Everyday Loans' credit search and background vetting procedures.

2. Sensitive Personal Data

Certain information about an individual is known as sensitive personal data. Everyday Loans retain third parties in order to conduct checks as part of our employee screening/compliance process who will process your sensitive personal data during the recruitment process, specifically;

(a) Criminal convictions and pending proceedings

In the event of a successful application, appropriate background checks will be undertaken which includes a basic Disclosure & Barring Service ("DBS", formerly known as a CRB check). PeopleCheck on behalf of Everyday Loans requests and processes this information in order to monitor and maintain the honesty and integrity of its workforce. Some roles including Finance, IT, Risk & Audit and Compliance will require a standard DBS check. In addition all Heads of Department and all FCA-approved regulated roles will also be required to undertake a standard DBS check.

A criminal record will not necessarily be a bar to employment with Everyday Loans. If you have any questions, please contact your recruiter or email ELLCareers@everyday-loans.co.uk

(b) Credit reference search

Everyday Loans requests and processes this information in order to maintain a level of professionalism and trust for customers and within the workforce. By completing and submitting the application form you are authorising Equifax Limited on behalf of Everyday Loans Limited to conduct a credit reference search; the data generated will be assessed by authorised personnel only and the application will be accepted or declined accordingly.

(c) Fraud prevention

Everyday Loans will check your details with/against fraud prevention databases. Should our investigations identify fraud or the commission of any other criminal offences by you on your part when applying for, or during the course of your employment with us, we will record the details of this on relevant fraud prevention databases. This information may be accessed from the UK and other countries and used by law enforcement agencies and by us and other employers (and potential employers) to prevent fraud. Please contact HR on 01628 402124 if you want to receive details of the relevant fraud prevention databases through which we share information.

(d) Reasonable adjustments

Everyday Loans wants all staff to have the opportunity to participate equally in the workplace. In order to achieve this in respect of disabled employees, please let us know if any adjustments to the workplace or arrangements would help you to work safely and effectively. If you wish to discuss any particular requirements or concerns you have because of a disability or medical condition please contact HR or your recruiter. Information you provide about any disability or medical condition will remain confidential unless it is necessary to disclose it to other members of staff or outside agencies to ensure the health and safety of yourself and others, or to implement the adjustments you require. In these circumstances we will first discuss with you how and to whom the information may be disclosed.

(e) Equal Opportunities Monitoring

Everyday Loans is an equal opportunities employer and does not discriminate upon the basis of an applicant's racial/ethnic origin, sex, pregnancy, marital or family status, sexual orientation, religion or belief, age or disability. Everyday Loans asks applicants to provide certain information (on a voluntary basis) to assist it to monitor how its policy on equal opportunities is working in practice. Any information of that nature which you provide will be stored securely and used only for the purposes outlined in this paragraph.

3. How will Everyday Loans use my personal data?

(a) Recruitment and Selection

Your personal data will be used by Everyday Loans HR & Recruitment department, recruiting managers, PeopleCheck, Equifax Limited and other relevant employees during all aspects of the recruitment process, for example to assess your application, during any interview and when finalising any recruitment decision.

(b) Credit Search

Everyday Loans will undertake a credit reference search on all potential employees irrespective of level or role in the business. A report will be generated prior to an offer and in some cases prior to interview. The search will be sourced from third parties; including the postal address file, the electoral roll, the Association and Alias File and Public Information File which Everyday Loans has no control over and is unable to verify. The information is provided to Everyday Loans and is available for our own in-house purposes, therefore cannot be shared with the applicant. Details of County Court judgments and bankruptcies are also searched.

(c) Employee screening

Everyday Loans considers it owes a duty to its customers and business to ensure that it maintains the highest standards of honesty and integrity when recruiting. As a result, it is Everyday Loans policy to undertake appropriate background screening checks upon offer of employment. PeopleCheck, a professional background screening company, will conduct checks on behalf of Everyday Loans Group as part of the employee screening / compliance process. The checks include but are not limited to:

- verification of identity

- verification of right to work in the UK
- confirmation of consistency in the information provided
- verification of employment history; normally over five years
- verification of education/qualifications to the most appropriate level
- checks with global sanction, black, watch & PEP (politically exposed persons) lists
- press analysis / web footprint assessment
- CIFAS check (employee fraud check)
- Basic criminal disclosure check (unspent convictions, cautions & reprimands)
- verification of any regulatory authorisations (if any)

Additional checks may be carried out for some more senior or sensitive roles. If you are offered employment, you will receive instructions how to login to an online application process in your offer of employment. Any information you provide on the application and during the recruitment process must be honest, accurate and not misleading. In the event that a discrepancy is discovered during the conduct of the background checks, an applicant may be given the opportunity to provide an explanation. However, all applicants should note that, should such explanation be unsatisfactory, or if Everyday Loans otherwise determines (in its absolute discretion) that the results of the background checks are a cause for concern, this could lead to any offer of employment being withdrawn or, where employment has commenced, the immediate termination of the employment relationship (including summary dismissal in appropriate cases). In line with the above, all offers of employment made by Everyday Loans are expressly conditional upon a satisfactory background check being completed in relation to each applicant.

4. What happens to my personal data?

(a) Access and Storage

Documents containing your personal data will be accessed and stored by the following individuals:

- Employees of the HR & Recruitment Department at Everyday Lending Limited (the “HR Team”) for the purposes of the recruitment and selection process and certain details will be stored on Everyday Loans Group recruitment database
- Employees of the HR Team for the purpose of the payroll administration and delivery
- Employees of the HR Team and third party companies for the purposes of conducting background vetting checks, as described in section 4. (b) below
- Managers and employees who are otherwise directly involved in the recruitment process (e.g. line managers involved in the interviewing process)

In all cases Everyday Loans takes all appropriate steps to ensure documents are stored securely (whether in hard copy or soft copy) and access is restricted only to employees with a legitimate purpose.

(b) Transfer to third parties

Upon disclosure of a current (and previous) UK address, your personal data will be transferred to Equifax Limited as part of the credit reference search. This transfer takes place under the terms of an agreement between Everyday Loans and Equifax Limited which deals with the protection of your personal data

- Upon completion of the appropriate online application form using the information provided in the employment offer letter, your personal data will be transferred to PeopleCheck as part of the employee screening / compliance process. This transfer takes place under the terms of an agreement between Everyday Loans and PeopleCheck which deals with the protection of your personal data

In a limited number of cases, an applicant's personal data may be transferred to other third parties to verify the identity of the applicant. In this case, the transfer takes place under the terms of an agreement which deals with the protection of your personal data.

(c) Retention of personal data

Successful applicants - If your application for employment is successful, any information provided during the recruitment process will be retained only if it is relevant to the on-going employment relationship. Any other information provided during the recruitment process will be confidentially destroyed following the completion of the probationary period. This includes all documents generated during the conduct of background checks including the PeopleCheck online application form, although a summary note of the results of the checks and any significant points will be retained (along with any related documents). Please note the online application form is hosted securely on the PeopleCheck UK-based server and no information is handled by or transmitted to third parties. Once the check is instructed none of your personal data is held on the server and when the check is completed all your information is confidentially and permanently destroyed.

Unsuccessful applicants - In the event that your application for employment is unsuccessful information provided during the recruitment process will be retained for a period of no longer than six months in order to respond to any queries relating to your application. Following which it will be securely and permanently destroyed. The HR Team may write to an unsuccessful applicant to state the application form will be retained on file for the purposes of responding to application queries – you have the opportunity to object to your application forms being retained for this purpose at the relevant time. Please note the online application form is hosted securely on the PeopleCheck UK-based server and no information is handled by or transmitted to third parties. Once the check is instructed none of your personal data is held on the server and when the check is completed all your information is confidentially and permanently destroyed.