

Frequently Asked Questions

1. What services do you provide?

We offer credit profiling and financial data analysis services that help both individuals and businesses. For our clients such as Lenders, Fintechs, Insurers, Asset management firms and Hedge funds, we provide analytics, risk scoring, portfolio monitoring, bespoke modelling, data integration and claim management.

2. Are you regulated?

Yes. We operate in accordance with the UK Data Protection Act 2018 and the latest UK data protection legislation under the name of "Data Use and Access Act 2025". For our EU and EEA based clients, we work under European Union's GDPR regime. Though we don't offer regulated services under FCA (Financial Conduct Authority) however if we are hired or contracted to provide specific type Credit Referencing Reporting (which are part of FCA regime) then all the regulatory work is carried out by our FCA regulated partners.

3. How is my data collected and used?

We collect data from lawful sources (such as public registers, credit data providers, client datasets, social and proactive media data leads and risk associated data modules) with our client's permission (or corporate client instruction) and with signed agreements. We use data to build a credit profile or analytics agreed with you, in line with principles of data minimisation, accuracy, security and purpose limitation.

4. Can I access my own credit profile or request data about me?

Yes, if you are a client, you may request a copy of the personal data different companies hold about you. We verify your identity then provide you with the information within the timeframe required. We also tell you whether automated decisions (for example scoring) affected you and if so, how you can challenge them.

5. Will you share or sell my data to third parties?

No. We don't "sell" your personal or corporate data as a matter of standard practice. We only share data when required by Law Enforcement or Court Order or with your clearly signed consent (or where a corporate client contracts us to provide them analysis). Any sharing is governed by strict contractual safeguards and security measures.

6. How do you keep my data secure?

We use industry-standard encryption, secure servers, restricted access, regular audits and comprehensive security controls. Data is securely stored and protected from unauthorised access or accidental loss.

7. How long do you keep my data?

We retain personal or corporate data only as long as required for the purpose for which it was collected, or as required by Law. When the data is no longer needed we securely delete it or anonymise it.

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8. Can I correct information that is wrong in my credit profile?

Yes. If you find an error in your profile or data or want to dispute it, you can raise it with data sender who initially submitted your data to Credit Referencing agencies. We do not own any data subject's data neither we report it to any credit referencing agencies. If you are not satisfied, you can escalate the matter to the ICO or other relevant oversight body.

9. Do you use automated decision-making (e.g., credit-scoring models)?

Yes, we may use automated modelling and decision-support tools. When these affect you in any way that has legal or significant effect, we will provide a meaningful explanation of how they work, what factors matter, and how you can request human review. Our models are regularly audited for fairness, bias and accuracy.

10. How do you handle international data transfers (outside the UK)?

As a standard practise, we don't send any data out of UK. However, if a data transfer is part of our contractual agreement then it will be either in EU or EEA countries under an agreement with our partner firm.

11. What should I do if you have a data breach that affects me?

In the event of a personal data breach, we will notify the ICO when required and we will also inform you if the breach is likely to result in a high risk to your rights and freedoms. We'll tell you what happened, what data was involved, what we are doing about it and what you can do to protect yourself.

12. What rights do I have over my data?

You have rights under UK data law i.e. the right to access your data, to correct it, to delete or restrict it (in certain cases), to object to processing and to be informed about how it is used. You also have the right to complain to the ICO if you believe an organisation has not complied with our obligations.

13. How do you ensure fairness and transparency in your models?

We follow documented governance procedures. We test our models for bias, monitor their performance, keep human oversight of material decisions, and ensure transparency where required. If you are affected by a modelling decision you can request further information and review from the company who is using your data.

14. How can a business partner or corporate client work with you?

If you're a business seeking credit profiling or analytics services, you can contact us with your requirements. We will conduct all sorts of due diligence, map the data flows, agree a contract (including a Data Processing Agreement), ensure compliance checks and security standards. Once done, we will integrate our services into your system.

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15. If I'm a business client, what kind of compliance support do you provide?

We provide documentation such as processing-activity records, data-flow maps, DPIA (Data Protection Impact Assessment) reports, audit logs, vendor-management controls, regulatory audit or supervision assistance.

16. What happens if I don't meet your onboarding criteria as a business client?

We may decline to onboard a client if our risk assessment deems the data flows, security posture or compliance culture inadequately controlled. We reserve the right to refuse service or impose additional controls where higher risk is present.

17. Are there additional protections for vulnerable individuals or consumers with limited credit history?

As a standard practise, we don't provide any services to consumers. However, if we are instructed by our FCA regulated clients then Yes, we apply additional safeguards for profiling individuals in vulnerable circumstances or with thin credit files. We ensure transparency, allow human review, and provide clear explanation of decisions and data used. The regulated work is carried out by our FCA regulated partners and we aim for fairness and balanced approach.

18. How do you monitor for accuracy and quality of your data and models?

We run regular audits of data accuracy, monitor incoming sources for reliability, validate models periodically and keep track of performance metrics. We correct or update data quickly when errors are detected. We maintain an internal risk register and review controls accordingly.

19. Who can I contact for privacy, data-protection or compliance issues?

If you have a query, complaint or wish to exercise a data subject rights, you can contact ICO's Data Protection Office.

20. How do I raise a complaint, and what is the escalation path?

If you are a client and not satisfied with our service, you can escalate to our internal senior management team by going on "complaints form" on our website. Our complaints team will advise you accordingly and will investigate the issue raised. If still unresolved, you may lodge a complaint with the ICO or if you are a corporate client, may escalate under contractual dispute or regulatory escalation procedures.

If you have any further questions, please don't hesitate to drop us an email via our contact form.

David A Beevor
Director