

PRIVACY POLICY

Last updated: 20 February 2026

1. ABOUT THE POLICY

This Privacy Policy explains how Loans 2 Go Limited (“the Company”, “we”, “us”, “our”) collects, uses, discloses and safeguards personal data in accordance with the UK General Data Protection Regulation (“UK GDPR”), the Data Protection Act 2018 and applicable employment rules.

For the purposes of data protection legislation, Loans 2 Go Limited is the data controller of your (“employee”, “applicant”, “you”) personal data you provide during the recruitment process. “Personal data” means any information which, alone or in combination with other information available to us, identifies you or relates to an identifiable individual.

We are committed to ensuring that your personal data is handled lawfully, fairly and transparently, and that it is kept secure at all times.

2. ABOUT US

Loans 2 Go Limited is a company incorporated in England and Wales and is registered as a data controller with the Information Commissioner’s Office, ICO Registration Number: Z720743X.

If you have any questions regarding this policy, or wish to exercise your data protection rights, request access to or correction of your personal data, or raise a complaint, you may contact our Data Protection Officer using the details set out in Section 19 of this privacy policy.

3. DATA PROTECTION PRINCIPLES

Under UK GDPR, all personal data obtained and held by us must be processed according to a set of core principles. In accordance with these principles, we will ensure that:

- a) processing is fair, lawful and transparent
- b) data is collected for specific, explicit, and legitimate purposes
- c) data collected is adequate, relevant and limited to what is necessary for the purposes of processing
- d) data is kept accurate and up to date. Data which is found to be inaccurate will be rectified or erased without delay
- e) data is not kept for longer than is necessary for its given purpose
- f) data is processed in a manner that ensures appropriate security of personal data including protection against unauthorised or unlawful processing, accidental loss, destruction or damage by using appropriate technical or organisation measures
- g) we comply with the relevant UK GDPR procedures for international transferring of personal data

4. TYPES OF DATA HELD

We keep several categories of personal data on our prospective employees in order to carry out effective and efficient processes. We keep this data in recruitment files relating to each vacancy and we also hold the data within our computer systems, for example, recruitment logs.

Specifically, we hold the following types of data:

- a) personal details such as name, address, phone numbers

- b) information of any disability you have or other medical information
- c) right to work documentation
- d) information gathered via the recruitment process such as that entered into a CV or included in a CV cover letter
- e) references from former employers
- f) details on your education and employment history etc
- g) background and credit checks, where applicable.

5. COLLECTING YOUR DATA

You provide several pieces of data to us directly during the recruitment exercise.

In some cases, we will collect data about you from third parties, such as employment agencies, former employers when gathering references or credit reference agencies.

Should you be successful in your job application, we will gather further information from you, for example, your bank details and next of kin details, once your employment begins.

6. LAWFUL BASIS FOR PROCESSING

The law on data protection allows us to process your data for certain reasons only.

The information below categorises the types of data processing we undertake and the lawful basis we rely on.

Activity requiring your data	Lawful basis
Assessing your suitability for employment, shortlisting and interviewing	Steps prior to entering into a contract
Communicating with you about the recruitment process	Steps prior to entering into a contract
Verifying your right to work in the UK	Legal obligation
Making reasonable adjustments during recruitment	Legal obligation under the Equality Act 2010
Obtaining employment references	Legitimate interests
Preventing fraud and protecting the business	Legitimate interests
Defending or establishing legal claims	Legitimate interests
Retaining records of recruitment to respond to potential tribunal claims	Legitimate interests

Our legitimate interests include ensuring suitable recruitment, maintaining accurate recruitment records, and protecting the Company from legal claims. We have carried out a legitimate interests assessment to ensure your rights do not override these interests.

7. SPECIAL CATEGORIES OF DATA

During recruitment we may process special category personal data under Article 9 UK GDPR and Schedule 1 of the Data Protection Act 2018.

We process this data only where necessary for:

- monitoring equality of opportunity and diversity
- making reasonable adjustments for applicants with disabilities

- complying with employment law obligations

Where required, we maintain an Appropriate Policy Document explaining our retention and security arrangements for this data.

Diversity monitoring information is collected separately and is not used in recruitment decision-making.

8. FAILURE TO PROVIDE DATA

Your failure to provide us with data may mean that we are unable to fulfil our requirements for entering into a contract of employment with you. This could include being unable to offer you employment or administer contractual benefits.

9. CRIMINAL CONVICTION DATA

We will only process criminal conviction information where it is necessary and permitted by law for the role you have applied for.

This processing is carried out under:

- Article 6(1)(f) UK GDPR (legitimate interests) and
- Schedule 1 Part 1 and Part 2 of the Data Protection Act 2018 (employment and regulatory requirements).

We process this information for the purposes of assessing suitability for regulated or trust-based roles and safeguarding customers.

We have an Appropriate Policy Document in place as required by the Data Protection Act 2018.

Criminal conviction data will be retained only for as long as necessary to make a recruitment decision and will then be securely deleted.

10. WHO WE SHARE YOUR DATA WITH

Your data may be shared with the following categories of recipients where necessary:

- recruitment agencies
- background screening providers
- occupational health providers
- IT and recruitment system providers
- payroll and HR service providers
- professional advisers (including legal advisers)
- regulatory authorities where required by law

All third-party processors are contractually required to implement appropriate technical and organisational security measures.

11. INTERNATIONAL DATA TRANSFERS

Some of our service providers may transfer personal data outside the United Kingdom.

Where this occurs, we ensure appropriate safeguards are in place in accordance with UK GDPR, including:

- UK International Data Transfer Agreements (IDTA)
- the UK Addendum to Standard Contractual Clauses
- adequacy regulations issued by the UK Government.

12. RETENTION PERIODS

If your application is unsuccessful, we will retain your personal data for 6 months after the end of the recruitment process. This period reflects the time limits for bringing potential legal claims under employment and discrimination legislation.

We may retain your details for future vacancies for up to 12 months where it is reasonable to do so and does not override your rights.

If you are successful, your recruitment data will be transferred to your employee personnel file and retained in accordance with our employee privacy notice.

13. AUTOMATED DECISION MAKING

Automated decision making means making decision about you using no human involvement e.g. using computerised filtering equipment. No decision will be made about you solely on the basis of automated decision making (where a decision is taken about you using an electronic system without human involvement) which has a significant impact on you.

14. YOUR DATA PROTECTION RIGHTS

Under the UK GDPR and the Data Protection Act 2018, you have a number of rights in relation to your personal data. These rights do not apply in all circumstances and may be subject to legal limitations.

You have the right to:

- be informed about how your personal data is collected and used,
- access your personal data, including by making a subject access request,
- rectify inaccurate or incomplete personal data,
- request erasure of your personal data (the “right to be forgotten”), subject to lawful grounds for retention,
- restrict processing of your personal data in certain circumstances,
- data portability, to receive certain personal data in a structured, commonly used and machine-readable format, or to have it transferred to another controller where technically feasible,
- object to processing based on legitimate interests or for direct marketing purposes,
- rights in relation to automated decision-making and profiling, including the right to request human intervention and to challenge decisions, and
- withdraw consent at any time where consent is the lawful basis for processing.

To exercise any of your rights, or to obtain further information, please contact us using the details set out in Section 19 of this privacy policy. We may require verification of your identity before responding to your request.

15. COOKIES

We use cookies and similar technologies to distinguish you from other users of our website and to enhance your browsing experience. Cookies enable core website functionality, including security, network management and accessibility. We also use non-essential cookies, including analytical and performance cookies, where you have provided your consent.

Further information regarding the cookies we use, and how you may manage your preferences, is available in our [Cookies Policy](#).

16. SECURITY OF YOUR PERSONAL DATA

We implement appropriate technical and organisational measures to safeguard your personal data, including encryption, access controls, monitoring and security testing. Where a personal data breach occurs that is likely to result in a risk to your rights and freedoms, we will notify the Information Commissioner's Office within 72 hours and, where required, notify affected individuals without undue delay.

17. COMPLAINTS

If you have any concerns regarding our processing of your personal data, you may contact us using the details set out in section 19 of this privacy policy.

If you are not satisfied with our response, you have the right to lodge a complaint with the Information Commissioner's Office:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Telephone: 0303 123 1113
Website: www.ico.org.uk

18. UPDATES TO THIS POLICY

This privacy policy is reviewed periodically to reflect changes in our business operations, regulatory requirements, technology and legal obligations. Any personal data held by us will be governed by the most current version of this policy.

19. CONTACT US

If you have any questions about this privacy policy or wish to exercise your data protection rights, please contact:

Data Protection Officer
Loans 2 Go Limited
Bridge Studio, 34A Deodar Road
London, SW15 2NN
Email: privacy@loans2go.co.uk

You may also contact our HR at hr@loans2go.co.uk.