

14 November 2012

[REDACTED]

Our Ref: JH/EVM

Your Ref:

Contact: John Humphrey

Dear [REDACTED]

BTG Global Risk Partners Limited – Credit Bureau Searches

We write further to your letter of 2 October 2012 [REDACTED]

[REDACTED] We apologise for the slight delay in response as the person dealing with this matter has been on annual leave.

Dealing with the points you have raised in your letter of 2 October 2012 we comment as follows:-

1. We are surprised given your account of the detailed discussions that you have had with the Information Commissioners Office (ICO) that we have not received contact from them. Having dealt with the ICO on a number of occasions we find it surprising that they have not offered to take this matter up directly with BTG Global Risk Partners Limited ("BTG") on your behalf.
2. As stated in previous correspondence, BTG was instructed by its client, Harold G Walker Solicitors and as such acted in its capacity as Data Processor to carry out certain searches in respect of legal proceedings which concerned you as the main defendant party to those proceedings.
3. As your letter indicates, certain types of data can be obtained where either consent has been received or there is a valid exemption (as has been previously been claimed in our letters of 3 August and 17 July 2012). The reason for claiming the exemption was on the basis of information supplied by BTG's instructing client, Harold G Walker Solicitors.
4. BTG made requests for data to both Equifax and Experian. In relation to Experian they have provided confirmation that your specific consent was not required for this type of enquiry to be carried out. It was therefore a matter for Experian to be satisfied as to the exemptions which were being relied upon which they were at the time and following your complaint to them. As regards Equifax, the situation is similar, albeit that Equifax actually supplied the data prior to making any such request. Your comments regarding Equifax and the disclaimer which they request is signed are noted but as you are aware and indeed have commented on in your letter, there are other circumstances in which the information can be requested and it is a matter for Equifax in this case to consider whether such information is to be supplied.
5. You have made various allegations and assertions against BTG in relation to requesting such information but you appear to ignore the fact that BTG was the data processor of its instructing solicitors, Harold G Walker Solicitors. It is also the fact that BTG made requests of two credit reference agencies who saw fit through their procedures to supply this information. You also appear to be claiming that BTG accessed your credit report. However, this is not the case. Requests were made to both of these organisations for certain information but not information which constitutes a full credit profile. You refer to the fact that BTG had to pass strict due diligence procedures with both Equifax and Experian to obtain this information. The fact is that BTG when it was questioned why the data was required was granted access. Experian and Equifax were satisfied that BTG complied with their respective procedures. In terms of the belief that BTG held, it believed that it had the right to access

340 Deansgate, Manchester, M3 4LY.

T: 0161 837 1700 F: 0161 837 1701 W: www.btg-globalriskpartners.com

BTG Global Risk Partners Limited, registered in England No: 02910407, registered office: 340 Deansgate, Manchester, M3 4LY
A member of the Begbies Traynor Group, Specialist Professional Services. www.begbies-traynorgroup.com

the information on behalf of its client in view of the exemptions provided under the Data Protection Act 1998.

[REDACTED]

Yours faithfully

BTG Global Risk

BTG Global Risk Partners Limited

Enc