

These terms relate to the Monzo app feature that lets you see information about your mortgage and apply in addition to the terms that apply to your Monzo account. You must be over 18 and live in the UK, Channel Islands or the Isle of Man to use this app feature. You mustn't use this feature for business purposes or to get information about anyone else.

Seeing your mortgage in Monzo

Monzo Bank Limited ("**Monzo**") lets you see your mortgage information in your Monzo app, including your balance, interest rate and repayment schedule.

We aren't your mortgage provider and rely on TransUnion International UK Limited ("**TransUnion**") to provide this data. If you have any questions about your mortgage please speak to your mortgage provider.

We may also give you updates about upcoming changes to your mortgage, for example if your fixed rate is going to expire. We share this for information purposes only and it doesn't constitute advice.

If you no longer want to use this feature then you can opt out in the Monzo app.

To present this information we'll pull your full credit report from TransUnion. This will mean we have information about any credit you have (including non-mortgage lending). You'll be able to choose which of your mortgage products you want to see. We'll store the data we need to show you these products in the app and let you know if any other products are added to your credit report. We'll delete any other data we receive from your credit report that we don't need for these purposes.

You acknowledge and agree that all intellectual property rights related to this feature that are provided by TransUnion are owned by TransUnion and/or its licensors.

If you have a query or issue about seeing your mortgage in Monzo you can get in touch with us first, but if we can't answer we may refer it to TransUnion.

TransUnion can't guarantee to find your information

TransUnion won't be able to find everyone's information if, for example, they can't match your details to the correct credit profile in their database. They also can't guarantee that the information in your full credit file is accurate. This is because some of the information comes from other sources, like the electoral roll, insurance companies and financial institutions.

You should contact TransUnion's Support and Help Desk Service at consumer.admin@transunion.co.uk if you have any concern that your information isn't accurate.

We have the right to stop you seeing your mortgages

We (and TransUnion) reserve the right to stop or suspend your access to seeing your mortgage in Monzo at any time if we tell you we no longer provide this feature, or if we think:

- there has been or is likely to be a breach of security
- you're using it in a fraudulent or unpermitted way
- you're using it in any way that's detrimental to us or TransUnion.

You will see 'soft footprints' on your credit report

Choosing to see your mortgage in Monzo will leave a soft footprint on your credit report. You'll be able to see this footprint on your full credit report, but lenders won't. It won't have any impact on your credit score or how likely you are to be offered credit.

Accessing your data

When you let us know that you'd like to see information about your mortgage in the Monzo app, you're asking us to make a 'subject access request' on your behalf to TransUnion under the UK General Data Protection Regulation (UK GDPR). This

means you're asking TransUnion to provide Monzo with your full credit report so that you are able to view your mortgage information through the Monzo app.

We'll need to share some of your details with TransUnion for them to be able to provide this service. To learn more about how we use your data, please see our [Privacy Notice](#).

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