



essex car finance

Privacy Policy

Essex Car Finance Limited

The above named company takes the protection of your privacy very seriously. We will only use your personal information to deliver the services you have requested from us, and to meet our legal responsibilities.

How do we collect information from you?

We obtain information about you when you engage us to deliver our services.

What type of information do we collect from you?

The personal information we collect from you will vary depending on which services you engage us to deliver. The personal information we collect might include your name, address, telephone number, email address, your National Insurance number, bank account details and copies of identification documents.

How is your information used?

The information we process is done so lawfully under a contractual basis. In general terms, and depending on which services you engage us to deliver, as part of providing our agreed services we may use your information to:

- Contact you by post, email or telephone
- Verify your identify where this is required
- Understand your needs and how they may be met
- Maintain our records in accordance with applicable legal and regulatory obligations
- Process financial transactions
- Prevent and detect crime, fraud or corruption

We are required by legislation, other regulatory requirements and our insurers to retain your data where we have ceased to act for you. The period of retention required varies with the applicable legislation. To ensure

compliance with all such requirements it is the policy of the firm to retain all data for a period up to six years from the end of the period concerned.

Credit reference agencies that may be utilised.

<https://www.experian.co.uk/>

<https://www.equifax.co.uk/>

What is automated decision-making?

Some decisions for acceptance for finance facilities can be made automatically. Automated decision-making is the process of making a decision by automated means without any human involvement. These decisions can be based on factual data, as well as on digitally created profiles or inferred data. Examples of this include:

an online decision to award a loan;

Who has access to your information?

We will not sell or rent your information to third parties.

We will not share your information with third parties for marketing purposes.

Any staff with access to your information has a duty of confidentiality under the ethical standards that this firm is required to follow.

Third Party Service Providers working on our behalf

We may pass your information to our party service providers, agents, subcontractors and other associated organizations for the purposes of completing tasks and providing services to you on our behalf, for example to process finance applications. However, when we use third party service providers, we disclose only the personal information that is necessary to deliver the services and we have a contract in place that requires them to keep your information secure and not to use it for their own purposes.

Please be assured that we will not release your information to third parties unless you have requested that we do so, or we are required to do so by law, for example, by a court order or for the purposes of prevention and detection of crime, fraud or corruption.

How you can access and update your information?

Keeping your information up to date and accurate is important to us. We commit to regularly review and correct, where necessary, the information that we hold about you. If any of your information changes, please email, write to us, or call us using the 'Contact Information' noted below.

You have the right to ask for a copy of the information the above named companies hold about you.

Security precautions in place to protect the loss, misuse or alteration of your information

Whilst we strive to protect your personal information, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk.

Once we receive your information, we take the security of your data seriously and so all our systems have appropriate security in place that complies with all applicable legislative and regulatory requirements.

Your choices

We may occasionally contact you by post/email/telephone with details of any changes in legal and regulatory requirements or other developments that may be relevant to your affairs and, where applicable, how we may assist you further. If you do not wish to receive such information from us, please let us know by contacting us as indicated under 'Contact Information' below.

Your rights

Access to your information: you have the right to request a copy of the personal information about you that we hold.

Correcting your information: we want to make sure that your personal information is accurate, complete and up to date and you may ask us to correct any personal information about you that you believe do not meet these standards.

Deletion of your information: You have the right to ask us to delete personal information about you where:

- You consider that we no longer require the information for the purposes for which it was obtained
- You have validly objected to our use of your personal information – see 'Objecting to how we may use your information' below
- Our use of your personal information is contrary to law or our other legal obligations

- We are using your information with your consent and you have withdrawn your consent – see ‘withdrawing consent to use your information’ below.

Restricting how we use your information: In some cases, you may ask us to restrict how we use your personal information. This right might apply, for example, where we are checking the accuracy of personal information about you that we hold or assessing the validity of any objection you have made to our use of your information. The right might also apply where there is no longer a basis for using your personal information but you do not want us to delete the data. Where this right is validly exercised, we may only use the relevant personal information with your consent, for legal claims or where there are other public interest grounds to do so.

Objecting to how we may use your information: Where we use your personal information to perform tasks carried out in public interest then, if you ask us to, we will stop using that personal information unless there are overriding legitimate grounds to continue.

Withdrawing consent to use your information: Where we use your personal information with your consent you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given.

Please contact us in any of the ways set out in ‘Contact Information’ below if you wish to exercise any of these rights.

Changes to our privacy notice

We keep this privacy notice under regular review and copies of the privacy notice may be obtained via email using the addresses in the ‘Contact information’ below.

This privacy notice was last updated on 29 November 2021.

Contact Information

info@essexcarfinance.co.uk

Essex Car Finance Limited
1 Royal Terrace
Southend-on-Sea
Essex
SS1 1EA

Complaints

We seek to resolve directly all complaints about how we handle your personal information but you also have the right to lodge a complaint with the

Information.

Commissioner's Office at:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

<https://ico.org.uk/>

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