

CrediCar Privacy Policy

Our decision engine tries to find the most suitable lender for you by using the information held at credit reference agencies (CRAs) and decisioning this against a lender's rules. CRAs collect personal information from various sources which we use for the purposes of providing credit decisioning (and is then also provided to prospective lenders for the purposes of making credit decisions). For further information see the CRAs section below and associated links.

How we and the CRAs use your information is detailed in the next section "use of personal information". By confirming your agreement to this Privacy Policy you are consenting that each party may use your information as described.

We will use your personal data to:

Provide you with access to products and services

When we receive your data to conduct a pre-approval/eligibility check (before you apply for a product from one of our partners), we perform checks to verify how eligible you are for these products. We do this by feeding your data into our automated decision engine which automatically checks your data against the credit rules of a lender.

Automated decision-making is the processing of personal data (that we have collected directly, or have collected from others) by automated means and without human involvement to evaluate personal aspects about you.

In particular, we may process data to analyse or predict your financial situation, personal circumstances, or behaviours. This means that automated decisions without human involvement could be made about you for example in relation to pre-approval for financing products and services.

To help us assess your eligibility for a lender or product, we utilise data from several sources:

- information you have provided;
- information we may collect or already hold about you from our partners; and
- information provided by third parties (including Credit Reference Agencies).

It is important to note that our pre-approval/eligibility is merely an indication of the likelihood of you being accepted by a lender and not a formal approval or decline. There is no obligation for you to use our service if you prefer your data not be used in our automated pre-approval decision engine, and you can still continue with obtaining a quote for finance directly from our partners.

In order for us to check your eligibility, CRAs will provide us with publicly held data, including (but not limited to) electoral roll and other information in your credit report (including details of credit accounts held and repayment performance as well as public information such as inclusion on the electoral roll, bankruptcies and county court judgements). If you have included associates their data may also be provided.

The information provided to us by the CRAs will be used to help our decisioning engine to determine which lenders or products might be most appropriate for you. It should be noted that there may be other products available from our associated lenders and other lenders and other lenders that are not represented by our service.

When a CRA receives a search request from us they will place an enquiry search footprint on your credit report (soft credit search), whether or not you decide to apply for the product. These have no impact on your credit score or any future credit applications you might make.

The information which we provide to the CRA may be passed on by them to other companies or suppliers who manage parts of their services. They may also provide your personal information to fraud prevention agencies for the purposes of checking identity, preventing fraud, and to keep our systems secure.

Your data will also be shared with lender(s) and the broker(s) where you have applied for a pre-approval/eligibility check:

- to check if you are an existing customer (which may affect whether you can be accepted for the product selected);
- to decide whether their product is suitable for you;
- to assist you in completing your application to the lender; and
- for fraud prevention purposes.

Note that the lender does not have permission to use your data for any other purpose.

Once a specific product is chosen, you will be passed through to the lender who will undertake a full credit check and provide you with the terms and conditions (this search will leave a footprint on your credit file which may affect your credit score).

Credit Reference Agencies (CRAs)

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in the links below which are known as Credit Reference Agency Information Notices ('CRAIN'). Each CRA has their own CRAIN and is also accessible by clicking on any of these three links:

Call Credit:

- www.transunion.co.uk/crain

Equifax:

- www.equifax.co.uk/crain

Experian:

- www.experian.co.uk/crain

Additionally, you can contact any of the CRA's as follows, if you wish to obtain a copy of your credit report.

TransUnion, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

Equifax PLC, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US or call 0844 335 0550 or log on to www.myequifax.co.uk

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk.

Data retention

How long will you use my personal data for?

We will keep your data as long as we are providing services to you or on your behalf. Following the conclusion of providing services to you or on your behalf, we will delete or anonymise your data within 90 days unless required by law to keep it longer.

You have the right to ask us to delete your personal data - known as your Right to Erasure or Right to be forgotten. To exercise this right please contact our Data Protection Officer by emailing DPO@credicar.co.uk. As per regulation, we will respond to these requests within one month of receiving them.

We retain our right to keep anonymised records of your interactions with us for research, training or statistical purposes. Anonymised records will no longer be associated with you.

When personal data is transferred outside the European Economic Area (EEA)

We do not currently share your personal data with anyone outside of the EEA. If this changes we will inform you in writing.

Your rights

Your personal data is protected by legal rights, which include your rights to:-

- object to our processing of your personal data;
- request access to your personal data that we hold about you, or to get a copy of it;
- request that we amend, update or correct inaccurate data;
- request that your personal data is erased or that its processing be restricted;
- object to our controlling and processing your personal data;
- request that we transfer your personal data to another lender;
- object to our sharing of your personal data with others or with certain organisations;
- request that we confirm what personal data we currently control and/or process in relation to you; and
- withdraw any consent you have previously given us.

To execute your legal rights on any of the above, please contact us by emailing our Data Protection Officer and Data Controller at DPO@credicar.co.uk or by writing to us at Grosvenor House, 11 St Pauls Square, Birmingham, B3 1RB

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we could refuse to comply with your request in these circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time limit to respond

We try to respond to all legitimate requests within one month. Occasionally it could take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

There may be reasons why we need to keep or use your data, but please tell us if you think we should not be processing your data.

If you are unhappy about how your personal data has been used, you may raise a complaint. Our complaints procedure is available on our website or you can contact us on the details above and we will send you a copy of it.

You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data. You can contact them at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, on 0303 123 1113 or by email to casework@ico.org.uk. See also <https://ico.org.uk/global/contact-us/>.

If you fail to provide personal data

Where we need to collect personal data by law, or under the terms of a contract we have with you, and you fail to provide that data when requested, we will not be able to perform the service.

Data security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

Changes to our Privacy Policy

We will post any changes we make to our privacy notice on this page.

Direct Marketing

We do not use your information for marketing purposes.