

ABC Leasing Ltd –Privacy Policy

The following data privacy notice explains the circumstances in which ABC Leasing Ltd will collect personal data from you, why it is being collected, how we will use it and to whom we might disclose it to if necessary.

The Data Controller

ABC Leasing Ltd is committed to complying with the UK's Data Protection law and the EU General Data Protection Regulation (GDPR) for the protection of personal data, as well as the principles of data security in the configuration of our services. If you have any questions about this privacy notice or how we use your personal data, please contact our Data Protection Officer Craig Lee:

In Writing:

ABC Leasing Limited
Cardiff House
Cardiff Road
Barry
Vale of Glamorgan
CF63 2AW

By Phone: 0845 430 0234

By Email: info@abc-leasing.com

What data is being collected and processed?

ABC Leasing Ltd is a credit broker, we will collect, store and use elements of your personal data. The processing of this personal data is a contractual requirement and is necessary to administer your account and to provide the products and services you have requested from us.

When you approach ABC Leasing Ltd to engage in our brokerage services, we will ask your consent to collect and process your personal data. Failure to provide this consent may mean we will be unable to execute the contract and will result in termination of our services.

When engaging ABC Leasing Ltd's brokerage services, Personal information we may ask you to provide includes but is not limited to:-

- title
- first name(s), surname or company name (including representation as the case may be)
- address (street, street number, postal code, city and country/region)
- email address
- date of birth
- telephone and mobile number

- employment details (employer name, employer address, employment history)
- monthly income and expenditure
- bank details (account number, account holder and card number)
- VAT ID number (as the case may be)

We will also monitor, record, store and use any telephone, email or other electronic communications with you for training purposes so that we can check any instructions given to us and to improve the quality of our customer service.

Any personal data we collect from you will not be transferred outside the European Economic Area.

Direct Marketing Communications

If you have chosen to opt-in to our direct marketing communications, we will use your information to tell you about products and services available from us which may be of interest to you. We may also use your information to tell you about products and services which we can introduce from selected businesses.

To help make our emails more interesting and relevant, we often receive a confirmation when you open an email from ABC Leasing Ltd if your computer supports such capabilities.

You have a right to opt-out of our direct marketing communications at any time. You can opt-out by following the Unsubscribe instructions at the bottom of the communication or by emailing info@abc-leasing.com

How long will the data be stored for?

Where possible, ABC Leasing Ltd will take steps to erase any personal data that is no longer necessary for the purposes for which it is collected or otherwise processed, or if you have withdrawn consent for its processing and retention.

As a general rule, if you enter into or took steps to enter into a contract with ABC Leasing Ltd, we will store the data for period of six years for compliance with our general legal obligations and for the exercise or defence of any legal claims.

Under the GDPR, you have the right to 'block' or request the deletion or removal of personal data to prevent further processing. This right to erasure is also known as 'the right to be forgotten'. Specific circumstances in which you can request the deletion or removal of personal data includes:

- Where the personal data is no longer necessary for the purposes for which it is collected or otherwise processed
- Where you withdraw consent
- When you object to the processing and there is no overriding legitimate interest for continuing the processing
- Where the personal data was unlawfully processed (i.e. otherwise in breach of the GDPR)

- Where the personal data has to be erased in order to comply with a legal obligation
- In case a deletion is not possible due to legal, statutory or contractual retention periods, or if it requires disproportionate efforts or prejudices your legitimate interests, the data will be blocked instead of deleted.

Sharing of data with other data controllers

Here at ABC Leasing Ltd we take your privacy seriously and the information we hold about you is confidential. We will only disclose it outside ABC Leasing Ltd when:

- you have given us your consent to do so
- it is necessary for the performance of an agreement of which you will be made aware
- in order to obtain professional advice (e.g. legal advice)
- we or others need to investigate or prevent crime (e.g. to fraud prevention agencies)
- the law permits or requires it
- regulatory or governmental body requests or requires it, even without your consent, or
- there is a duty to the public to reveal the information

In order to administer your contract, we may need to share some of your personal information with other data controllers. This processing is necessary for the purposes of delivering specific services to you. You agree that we can share or use your personal data with any of our appointed agents or suppliers to allow us to provide you services and products you have asked us to provide you under this agreement, such as to facilitate delivery of your vehicle, to collect the vehicle from you or notify you of a vehicle safety recall. Other data controllers which we may share this information with may include:

- Credit reference agencies (to propose you for vehicle finance)
- The finance provider (to generate the finance agreement)
- The supplying dealer group (to order and deliver the vehicle)
- Claims handling and fraud prevention agencies (to investigate or prevent crime)
- Insurance companies (to administer insurance agreements such as GAP insurance)

Credit reference agencies

In considering your application, we will search your record at credit reference agencies. They will add to your record details of our search and your application and this will be seen by other organisations that make similar searches. On occasion, we may request a credit check with more than one finance provider.

Information held about you by the credit reference agencies may already be linked to records relating to other people with whom you have a financial association. In connection with your application you may be treated as financially linked with them and assessed with reference to any such associated records. Searches may also be made in respect of directors and partners of firms applying for credit.

If you are a joint applicant or if you have told us of some other financial association with another person, or a director of a firm which is applying for a facility you are declaring that you are entitled to:

- disclose information about your joint applicant, fellow directors and anyone else referred to by you
- authorise us to search, link or record information at credit reference agencies about you and anyone else referred to by you

The credit reference agency will use a credit scoring system when assessing your application. They will also add to your record details of your agreement with us, specifically the payments you make under it, any default or failure to keep to its terms and any change of address you fail to tell us about where a repayment is overdue.

These records will be shared with other organisations and will be used by us and them to help make decisions about credit and credit related services such as insurance for you and members of your household, trace debtors, recover debt and to manage your accounts. We and the credit reference agencies will also use the records for statistical analysis about credit.

You have a legal right to know the details of credit reference and fraud prevention agencies we use and to whom we pass information about you. To obtain this information, please contact our Data Protection Officer on 0845 430 0234.

Fraud Prevention

If you give us false or inaccurate information and fraud (in any form) is identified, details will be passed to the fraud prevention agencies. We and other organisations may also share, access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees

In addition, law enforcement agencies may access and use this information.

Protecting your privacy

In order to protect the personal data collected from you by ABC Leasing Ltd against accidental or deliberate manipulation, loss, destruction or the access of unauthorised persons, technical and organisational security measures are constantly improved as part of our technological development. In addition, our employees, subcontractors and other support staff are obligated to observe confidentiality and data privacy.

Wherever possible, we have tried to create a secure and reliable website for our users. However, you recognise that your use of the Internet and our website is entirely at your own risk and we have no responsibility or liability for the security of personal information transmitted via the Internet.

Breaches

If at any time we become aware that your data has been compromised, or that a breach of our systems and controls has occurred, which has an impact on the security of your data, we will notify the Information Commissioner's Office, and you, without undue delay.

Subject Access Requests

You have the right to request access to a copy of the personal information that we hold about you. This is also known as a 'Subject Access Request'. This information is provided to you free of charge however, we can refuse to respond or charge a 'reasonable fee' of £10 inc. VAT when a request is manifestly unfounded, excessive or repetitive.

We will provide this information in a structured, commonly used and machine readable form such as a CSV file. This allows you to move, copy or transfer personal data easily from one IT environment to another in a safe and secure way, without hindrance to usability.

If you would like to submit a Subject Access Request, please contact our Data Protection Officer in writing to:

Data Protection Officer

ABC Leasing Ltd
Cardiff House
Cardiff Road
Barry
Vale of Glamorgan
CF63 2AW

By Phone: 0845 430 0234

By Email: info@abc-leasing.com

We will response to your request without delay and at the latest, within one month of receipt of your request.

Rectifying or updating personal data

If you believe the personal data we hold about you is inaccurate or incomplete, you have the right to rectification. You can let us know about any changes to. Where possible, we will also inform any third parties to whom we have disclosed the personal data in question to so they can rectify their records.

We will typically respond to your request within one month, although this can be extended by two months if your request for rectification is complex, such as a Novation or Transfer of Lease.

Withdrawing Consent

You have the right to withdraw your consent for us to collect, process and store your data at any time. If you wish to withdraw your consent, please confirm this in writing to our Data Protection Officer:

By Post:

ABC Leasing Ltd
Cardiff House
Cardiff Road
Barry
Vale of Glamorgan
CF63 2AW

By Email: info@abc-leasing.com

Please note, by withdrawing consent, ABC Leasing Ltd may be unable to execute the contract that you have entered into with us and will result in termination of our services. The withdrawal of consent does not affect the lawfulness of processing based on consent before its withdrawal.

Right to complain

If you have a complaint about any aspect of data protection or if you feel your privacy has been breached by us, we would like to hear from you. To help us investigate and resolve your concerns as quickly as possible, please contact our Data Protection Officer:

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Cardiff House
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By Phone: 0845 430 0234

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If you are unhappy with the final response you have received from ABC Leasing Ltd, you have the right to complain to the supervisory authority, the Information Commissioner's Office (ICO) within three months of your last meaningful contact with us. You can call the ICO on 0303 123 1113 or by visiting their website: <https://ico.org.uk/>.

Changes to the Privacy Policy

Due to the further development of our website, government regulations or the implementations of new technologies, this policy will be reviewed, and may change, from time to time. ABC Leasing Ltd reserves the right to change this data protection information at any time with effect for the future. The revised policy will be posted to this page so that you are always aware of the information we collect, how we use it and under what circumstances we disclose it. We therefore recommend you read the current data protection information again from time to time.

ABC Leasing Limited is authorised and regulated by the Financial Conduct Authority.

FCA Firm Reference Number is 733237.

ABC Leasing Limited is a credit broker not a lender.