

## FAIR PROCESSING NOTICE

This Fair Processing Notice ('Notice') describes how Arval UK Limited ('we', 'us', 'our') collects and processes personal information about you; how this information is used and protected, and your rights in relation to this information. Further details of how we use and protect your personal data are available on request.

### Personal Information we use

We may be required to collect certain personal information about you by law or as a consequence of the business relationship we develop with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

### Information we collect directly from you

Categories of information that we may collect directly from you include your personal details (e.g. name and date of birth), contact details, transaction information and information about your associated persons, such as your spouse, partner, any directors of your company, or other persons with whom you are financially linked ('associated persons'). If you are providing us with personal information about your associated persons, please provide a copy of this Notice to them.

### Information we collect from credit reference agencies and fraud prevention agencies

We also collect personal information about you and your associated persons from credit reference agencies and fraud prevention agencies. We will search your records (and those of your associated persons) with credit reference agencies and fraud prevention agencies when we receive your application, whether or not the application proceeds. We will also make periodic searches of your records during the life of our contractual relationship with you.

## HOW WE USE YOUR PERSONAL INFORMATION AND THE BASIS ON WHICH WE USE IT

We may use your personal information for the following purposes:

- **Credit reference and fraud prevention checks:** we process your personal information to carry out credit reference checks and for fraud prevention purposes. The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in the Credit Reference Agency Information Notice available here <http://www.experian.co.uk/crain/index.html> or by contacting us via the details below.
- **Identification and authentication and administering the services:** we use your identification information to verify your identity when you access and use our services and to ensure the security of your personal information. We also process your personal information to administer the finance, services and products you have requested. We use your personal information for these purposes so that we can comply with our contractual obligations to you.
- **Improving our services and marketing analysis:** we analyse information about how you use our services to provide an improved experience for all our customers. We also carry out marketing analysis and customer profiling (including with transactional information) and conduct research, including creating statistical and testing information. It is in our legitimate business interests to use the information provided to us for this purpose, so we can understand your needs and identify any issues with our services to improve them.
- **Communicating with you:** we may use any categories of your personal information when we communicate with you. It is in our legitimate interests that we are able to provide you with appropriate responses and provide you with notice about our services.
- **Exercising our rights:** we may use any categories of your personal information to exercise our legal rights where it is necessary to do so, for example to detect, prevent and respond to fraud claims, intellectual property infringement claims or violations of law or the contract. This includes allowing our insurance management contractor(s) to contact you to establish if you have obtained the insurance cover required by your contractual obligations to us.

## **CREDIT DECISIONS**

In order to determine whether to accept your application for credit, we will analyse your financial history, credit reference records and other relevant information about you (or your associated persons) collected from you and credit reference and fraud prevention agencies. We use this information because it helps us to determine your creditworthiness and suitability for entering into contracts with you.

To ensure an efficient, fair process we use automated credit scoring process based on all information. We use automated credit scoring because we think it is the fairest way of ensuring all of our customers treated the same way but you have rights around the process (see Your Rights Over Your Personal Information below).

## **YOUR RIGHTS OVER YOUR PERSONAL INFORMATION**

We encourage you to contact us to update or correct your information if it changes or if the personal information we hold about you is inaccurate. You may also have certain rights regarding your personal information. These include the right to access, rectify, port your personal information or withdraw any consent you have provided us. You may also have the right to erase, restrict or object to our use of your personal information.

In relation to the automated credit scoring process you have the right to ask us not to make a decision based on the automated credit score alone and/or ask that a person review the automated credit score

You also have the right to lodge a complaint with the Information Commissioners Office (<https://ico.org.uk/make-a-complaint>) if you are unhappy with the way your personal information has been used.

If you would like to discuss or exercise such any of your rights, please contact us.

## **INFORMATION SHARING**

We may share personal information relating to you and your associated persons with credit reference agencies and fraud prevention agencies to help us and other organisations make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and your associated persons, managing credit and credit related accounts or facilities and checking details of job applicants and employees. You have a legal right to obtain details of the credit reference and fraud prevention agencies from whom we obtain and to whom we pass information about you. You also have a right to further details explaining how the information held by fraud prevention agencies may be used. If you would like to obtain such information, please contact us.

We may also share your personal information with our suppliers and service providers, our group companies, joint venture partners, law enforcement agencies, court, regulators or government authorities, insurers and third party asset purchasers under certain circumstances.

## **STORAGE**

We will keep your personal information for as long as we have a relationship with you. After our relationship with you has ended, we will take into account our legal obligations and regulators' expectations when deciding how long to keep your personal information. We will retain data in line with our Data Retention Policy and may also retain records to investigate or defend potential legal claims.

## INTERNATIONAL DATA TRANSFER

Where your personal data is transferred outside of the European Economic Area, we have put in place appropriate safeguards (such as contractual commitments) in accordance with applicable legal requirements to ensure that your data is adequately protected. Please contact us if you require more information on the appropriate safeguards in place.

### CONTACT US

If you have questions or concerns regarding how we use and protect your data, please contact us via:

- Website: <https://www.arval.co.uk/dataprivacy>
- Address: Arval UK Limited, Whitehill House, Windmill Hill Business Park, Swindon, SN5 6PE
- Telephone Number: +44 (0) 370 419 700