

## FAIR PROCESSING NOTICE FOR THE PURPOSE OF FRAUD PREVENTION AND DETECTION

### INTRODUCTION

We are Arval UK Limited and we can be contacted by using the form on our webpage for any data privacy queries: <https://www.arval.co.uk/dataprivacy>

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process personal data about you.

### WHAT WE PROCESS AND SHARE

The personal data you have provided, we have collected from you, or we have received from third parties (such as Credit Reference and Fraud Prevention agencies) may include your:

- name
- date of birth
- residential address and address history
- contact details such as email address and telephone numbers
- financial information
- employment details
- identifiers assigned to your computer or other internet connected device including your Internet Protocol (IP) address
- vehicle details

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested.

We, and fraud prevention agencies, may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years. You can obtain the details of the Fraud Prevention Agencies we use by contacting us as detailed above.

## **CONSEQUENCES OF PROCESSING**

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services, goods or financing you have requested, or to employ you, or we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above.

## **DATA TRANSFERS**

Whenever fraud prevention agencies transfer your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

## **YOUR RIGHTS**

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

- object to our processing of your personal data
- request that your personal data is erased or corrected
- request access to your personal data
- request the processing of your personal data be restricted
- not be subject to automated decision making

For more information or to exercise your data protection rights please contact us using the contact form above.

If you are unhappy about how your personal data has been used please refer to our complaints policy: <https://www.arval.co.uk/raise-complaint>. You also have a right to complain to the Information Commissioner's Office, which regulates the processing of personal data: <https://ico.org.uk/>.