



Privacy Policy

Unity Auto Finance Ltd is the data controller for the purposes of the use of the personal information you provide to us. Further information about how we use your personal information can be sought from our Data Protection Officer.

Unity Auto Finance Ltd, Unity House, Bird Hall Lane, Hercules Park, Stockport, Cheshire, SK3 0UX -
Tel: 0330 9121002

Unity Auto Finance Ltd is authorised and regulated by the Financial Conduct Authority.

Our Financial Conduct Authority firm reference number is 630103.

We are a company registered in England and Wales and our company registration number is 04308759.

How and why we use your personal information

We will process the personal information you provide us when we have your consent to do so. In addition to this, we may also process your personal data based on our legitimate interests in doing so. This means that we will use your personal information in the manner you would expect us to with regard to arranging motor finance for you, as well as entering into a motor finance agreement with you.

We will use the personal information you provide us with to progress your application for motor finance. This includes using your information such as your name, address and date of birth to check your credit profile, which allows us to assess whether we can enter into a credit agreement with you. We will carry out credit reference agency searches to find the most appropriate finance for your circumstances. We may also, where relevant information is available, consider any financial associates (this means people linked to you, typically following a joint finance application, for example a mortgage application) credit information in assessing your application.

We will share the personal information you provide to us with other organisations involved in your motor finance application.

Where we have permission to do so, we may provide you with marketing material in relation to products and services we may offer, where we do provide this information we will always give you an easy method to stop receiving it in the future.

In addition to the third parties listed below, we may ask for your permission to view your income and expenditure via your banking information. This will only ever take place where you give express consent to do so, and for the purpose of ensuring that you are only offered credit products that you can afford, or to allow us to help you manage your agreement with us, should you encounter financial difficulties.

We do require your personal data to be provided to us further to a direct contractual requirement with us, if you do not consent to us processing it this will mean that we will not be able to progress your

finance application. We, at times, source personal data from third party lead generators. We will only ever use such third parties where they have been provided with consent to so provide us with your personal data.

We, along with the other organisations we may share your personal information with, will keep records of your finance application and documents you provide to us, in addition to recordings of telephone conversations we and those other organisations may have with you.

Categories of personal data

We will not generally process any special categories of personal data, that is, information that is sensitive, such as:

- Race;
- Ethnic origin;
- Politics;
- Religion
- Genetics

In limited circumstances, and only with your consent, we may process information about your health. We will only ever do so where you disclose any health issues you may have to us and by using that information we can help with ensuring your finance application is progressed properly.

Who will we pass your personal data to

We will only pass your personal data to third parties which need it in order to progress your application for finance. This means we will pass your personal data to credit reference agencies.

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. For details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, please visit <https://www.cifas.org.uk/fpn>

Data shared with credit reference agencies and fraud prevention agencies is done so in accordance with the Credit Reference Agency Information Notice (“CRAIN”), which has been approved by the Information Commissioner’s Office. This allows the UK’s three main credit reference agencies to share data in relation to credit activity. Full details about this can be found at the web addresses below:

Experian: www.experian.co.uk/crain

Equifax: www.equifax.co.uk/crain

Callcredit: www.callcredit.co.uk/crain

Who we may provide your personal data to

We will only ever provide third parties with your personal information where we need to do so to progress your application, as such, we may provide it to any of the following third parties (further details of how your personal information is used by each of the third parties listed can be found by contacting us);

Credit reference agencies	Callcredit Ltd - callcredit.co.uk/legal-information/privacy-centre Experian Ltd - experian.co.uk/legal/privacy-statement.html
----------------------------------	--

	Equifax Ltd - equifax.co.uk/About-us/Privacy_policy.html
Fraud prevention	Sira - https://www.synectics-solutions.com/privacy CIFAS - https://www.cifas.org.uk/fpn
Credit brokers	DSG Financial Services Ltd - via dsgfs.com/privacy
Third party service providers	<p><u>Data storage</u></p> <p>Amazon Web Service - aws.amazon.com/privacy/ Google Cloud Platform - cloud.google.com/security/privacy/ Selestial HQ - https://selestial.com/privacy/ Microsoft Azure - https://azure.microsoft.com/en-gb/support/legal/</p> <p><u>Electronic signature platform providers</u></p> <p>Bonafidee Ltd - bonafidee.com/privacy</p> <p><u>Communications providers</u></p> <p>Essendex Ltd - esendex.co.uk/privacy-policy Xima Software Ltd Credit Kudos Ltd - https://www.creditkudos.com/legal/privacy</p> <p><u>Software</u></p> <p>Anchor Computer Systems (Sentinel) - https://www.anchor.co.uk/privacy-cookies/</p> <p><u>Collections</u></p> <p>Peak Collections Ltd Anglia UK Ltd - https://www.angliauk.com/privacy/</p> <p><u>Legal</u></p> <p>Phillips & Cohen associates - https://phillips-cohen.co.uk/contact/privacy/ TLT Solicitors - https://www.tltsolicitors.com/privacy/</p>

Details of transfers to third country and safeguards

Whilst our own data storage facilities are based in the UK, we may also use “Cloud” based data storage solutions to process your data. Where we make use of such storage, we will ensure that your personal data is kept safe. Where the Cloud provider transfers data outside of the European Economic Area, we will ensure that that Cloud provider only transfers personal data to countries with adequate data protection measures in place.

Retention of your personal data

We will ensure that we only retain your personal data for as long as we need to, specifically with regard to the reason you provided it to us in the first place. We will retain your personal data for a longer period than the length of any finance agreement you enter into as a result of our processing of your personal data. We will retain your personal data in this manner to be able to provide you or any third party involved in your finance application with information in relation to that application. We will also retain your personal data to allow us to resolve any complaints.

Your rights with regard to your personal data

You have the right to the following with regard to your personal data:

- The right to object to processing, or to request we process your personal data for limited purposes
- The right to have your personal data removed from our records
- The right to have the details of your personal data amended if what we hold is wrong
- The right to have your personal data transported to another organisation
- The right to request a review of any automated decision making we use with regard to your finance application
- The right to be provided with copies of the personal data we hold about you

You also have the right to withdraw your consent for us to process your personal data at any time.

Should you wish to exercise any of these rights, or need any further information, please contact the Data Protection Officer using the contact details listed above

Complaints

If you have any complaints with regard to our data processing practices, we will be happy to assist. In these circumstances, please contact the Data Protection Officer. If you are not satisfied with this, you may contact the Information Commissioner's Office (the UK regulator with regard to data protection). You may do so by calling 0303 123 1113 or visiting www.ico.org.uk

We make use of automated credit decision making tools to allow us to process your finance application in the most efficient and accurate manner possible. We, and the third parties we may pass your personal data to make decisions on whether to grant credit to individuals based on an algorithmic process.

Should you object to any decision made in relation to your finance application, please contact the Data Protection Officer using the contact details above.