

# Privacy Policy

## About Us

NATION FINANCE LTD are a company registered in England and Wales under company registration number 15685158. We recognise that when you choose to provide us with information about yourself, you trust us to act in a responsible manner in our capacity as a data controller and that's why we have put a policy in place to protect your personal information.

We are registered as a data controller with the Information Commissioner's Office with the registration number ZB867370. Our registered office address is 28 Prescott Street HALIFAX HX1 2LG.

## How Do We Use Your Information?

This document sets out details of the information we collect about you and what we do with it, inclusive with how we share it with our partners.

NATION FINANCE LTD may use information about you as follows:

- a. To assist with the completion of sale of the vehicle and if required completing the relevant documentation to complete transfer of ownership.
- b. If relevant, to assist with the completion of your application for finance.
- c. For assessment and analysis purposes. This includes working out your suitability for a credit product based on how you have managed previous and current financial products, your current financial position and how often you have applied for and used credit products such as bank accounts, credit cards, loans and mobile phone contracts. It also includes market and product analysis.
- d. If your application is declined by our available lenders, your personal data and information may be passed to a third-party broker or lender for consideration for alternative financial products. We will contact you before this happens giving you all options and allowing you to opt out of this process if you wish. This 3rd party may carry out additional credit reference searches against you.
- e. To help us develop and improve our services to you and other customers and protect our interests.
- f. We may offer additional products including warranty. Your personal data and information may be passed to our warranty partner and payment provider for the purposes of providing you with this product. This 3rd party may carry out additional credit reference searches against you.
- g. To pass to a GAP Insurance Provider, who may contact you regarding your GAP insurance needs should your vehicle meet the relevant eligibility for the GAP product.

## The Data We Collect From You

- a. Identity Data includes, title, First Name, Last Name, Marital status, Date of Birth, Residential Status, Address, Time at Address, Driving Licence Details
- b. Employment Data includes, current Employment Status, time in current employment, Occupation, Payslips, Employer Name, Net monthly income.
- c. Vehicle Data includes your current vehicle, car registration, registered address, car tax number.

- d. Transaction Data includes, details of products and services you have engaged from us.
- e. Contact Data includes, email address and Telephone numbers
- f. Financial Data includes, bank statements, payment card details.
- g. Profile Data includes, services engaged, your interests, preferences, and feedback.
- h. Technical Data includes, internet protocol (IP) address, Browser type and version, Time zone setting and location, Browser plug-in types and versions, Operating system and platform and other technology on the devices you use to access this website
- i. Usage Data includes, information about how you use our website and services
- j. Marketing and Communications Data includes, your preferences in receiving marketing from us and our third parties and your communication preferences

## How We Use Your Personal Data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- a. Where we need to perform the contract or take steps in order to perform the contract, we are arranging for you with a third-party lender to enter into.
- b. Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- c. Where we need to comply with a legal or regulatory obligation.
- d. Where we have your express consent to process your data.

Generally, we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting us using the information below:

Phone: 01422292085

Email: [info@nationfinance.co.uk](mailto:info@nationfinance.co.uk)

Post: 28 Prescott Street HALIFAX HX1 2LG

## Marketing

NATION FINANCE LTD may send you information about products and services (including those of other companies) which may be of interest to you. We will still do this even if we do not accept your application for credit. We may send you information by post, email or phone (including text message). To stop receiving marketing information from us at any time, please contact us using the information below:

Phone: 01422292085

Email: [info@nationfinance.co.uk](mailto:info@nationfinance.co.uk)

Post: 28 Prescott Street HALIFAX HX1 2LG

## Your Data Protection Rights

Under data protection law, you have rights including:

- 1. Your right of access - You have the right to ask us for copies of your personal information.
- 2. Your right to rectification - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.
- 3. Your right to erasure - You have the right to ask us to erase your personal information in certain circumstances.
- 4. Your right to restriction of processing - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

5. Your right to object to processing - You have the the right to object to the processing of your personal information in certain circumstances.
6. Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us using the details below if you wish to make a request.

Phone: 01422292085

Email: [info@nationfinance.co.uk](mailto:info@nationfinance.co.uk)

Post: 28 Prescott Street HALIFAX HX1 2LG

## How Do We Protect Your Information?

We take appropriate measures to ensure that the information disclosed to us is kept secure, accurate and up to date.

## How to Complain

If you have any concerns about our use of your personal information, you can make a complaint to us at:

Phone: 01422292085

Email: [info@nationfinance.co.uk](mailto:info@nationfinance.co.uk)

Post: 28 Prescott Street HALIFAX HX1 2LG

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

*Information Commissioner's Office*

*Wycliffe House*

*Water Lane*

*Wilmslow*

*Cheshire*

*SK9 5AF*

Helpline number: 0303 123 1113 [ICO website](https://ico.org.uk/)