

Privacy Policy

Why should you read this document?

When Latitude Leasing (trading style of Latitude Vehicles Limited) provide services to you we will need to gather information about your personal circumstances (Your Personal Data). This will include us and any finance provider we wish to introduce you to, searching the files of one or more credit agencies.

This document is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

What do we mean by “Your Personal Data”?

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date of birth, National Insurance number. Your Personal Data may also identify you indirectly, for example, your employment situation, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your Finance requirements Your Personal Data may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents
- Any pre-existing finance products and the terms and conditions relating to these

The basis upon which our Firm will deal with Your Personal Data

When we speak with you about your finance requirements we do so on the basis that both parties are entering a contract for the supply of services.

In order to perform that contract, and to arrange the products you require, we have the right to use Your Personal Data.

Alternatively, either in the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use Your Personal Data provided it is

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in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from lenders and our Compliance Service Provider relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, we will use Your Personal data for contractual responsibilities we may owe our regulator The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which we are subject.

How do we collect Your Personal Data?

We will collect and record Your Personal Data from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to finance. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. We may use technology solutions to assist in the collection of Your Personal Data for example software that is able to verify your credit status.

What happens to Your Personal Data when it is disclosed to us?

In the course of handling Your Personal Data, we will:

- Record and store Your Personal Data in our paper files, mobile devices and on our computer systems (email, hard drives, and cloud facilities). This information can only be accessed by employees and consultants within our Firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit Your Personal Data to Product Providers, both in paper form and on-line via a secure method. The provision of this information to a third party is essential in allowing us to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that lenders and providers may raise.
- We will try to inform you of the lender(s) and provider(s) to whom we submit your Personal Data and direct you to their own Privacy Notices and this information will always be provided to you on request.
- Use Your Personal Data for the purposes of responding to any queries you may have in relation to any finance products you may take out, or to inform you of any developments in relation to those products and/or policies of which we might become aware
- Subject to your having consented, we might also use it to make you aware of products or services that are made available to our firm from time to time that we think may be of interest to you in the future. We propose to do this by any of the E-Marketing means, using contact information you have provided to us. You can unsubscribe at any time.

Sharing Your Personal Data

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From time to time Your Personal Data will be shared with:

- Finance providers
- Credit reference agencies. The identity of the CRA we use, its role also as fraud prevention agency, the data it holds, the ways in which it uses and shares personal information, data retention periods and your data protection rights are explained in more detail at: – www.experian.co.uk/crain
- Third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified. These third parties will include but may not be limited to, our Compliance Advisers and Product specialists.

In each case, your Personal Data will only be shared for the purposes set out in this Customer Privacy Notice, i.e. to progress finance enquiries and to provide you with our professional services.

Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice.

Security and retention of Your Personal Data

Your privacy is important to us and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is being sent to us.

We generally keep the personal information we use for at least seven years after the end of any facility which we make available/arrange for you (or any connected company) or from the date you (or such connected company) last used one of our services. In some circumstances we will hold personal information for longer than stated above where we believe that this is necessary for active or potential legal proceedings or to resolve or defend claims.

Your Personal Data will be retained by us either electronically or in paper format.

Your right to object

You have a right to object to our processing your Personal Data on grounds relating to your particular situation.

You also have the right, at any time, to stop us from contacting you or processing your Personal Data for marketing purposes.

Your other rights in relation to Your Personal Data

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You can:

- request copies of Your Personal Data that is under our control
- ask us to further explain how we use Your Personal Data
- ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
- ask us to send an electronic copy of Your Personal Data to another organisation should you wish

How to make contact with our Firm in relation to the use of Your Personal Data

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact the Data Protection Manager at Centrix House, 26 Crow Lane, Newton-le-Willows, WA12 9UY.

If we feel we have a legal right not to deal with your request, or to action, it in a different way to how you have requested, we will inform you of this at the time.

You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at ico.org.uk/global/contact-us or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

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