

## Privacy Policy

### 1. Purpose

- a. The purpose of this policy is to outline how we use your data, how it's protected, how long it's stored for and more.
- b. As a used car dealer, the main purpose of us obtaining your information is to assist you with a vehicle query, or if you are in need of vehicle finance, to try to obtain you an acceptance with one of our lenders or brokers.
- c. If at any time, you have any questions regarding how we use your information or this policy, please use the below details to contact us –

- **E: sales@reallyeasycarcredit.co.uk**
- **T: 0191 580 4227**
- **P: The Really Easy Group Limited, Newcastle Motorworld, Sandy Lane, Gosforth, Newcastle upon Tyne, NE3 5HE**
- **FAO Steven Douglas**

- d. Please note that for the purpose of holding personal data, we are registered with the Information Commissioner's Office, registered number – **ZA153723**.

### 2. Why do we collect and use your personal data?

- a. We collect and use your personal information in order for us to provide you with vehicle finance via our application form and potential from third parties who you have applied to. Should you make an enquiry regarding a vehicle, we will collect your information via our website, social media platforms or contact forms.
- b. We act as a data controller.
- c. The lawful basis of which we use your information is consent, we will not process your information without your explicit consent.
- d. We gain this information by you agreeing to our terms of business and privacy policy when you make an application.
- e. We kindly ask that if you do not want us, or do not consent to us using your information, you do not submit an application to us.
- f. You can exercise your right to withdraw your consent at any time using our contact details listed above.
- g. We will not use your data for any other purposes without informing you and gaining your consent.
- h. If you enquire about one of our vehicles, the basis of us processing your data is legitimate interests.
- i. We also need to make you aware of the 'Contract' Lawful basis. Whilst you do not enter into any contracts with us, should you decide to proceed with a finance acceptance, you will form a contract with a lender.
- j. By providing you with a quote, the lender can also process your data under this lawful basis.
- k. The information we collect can be some or all of the following –
  - Name
  - Date of Birth

- Residential Information
- Employment and Income Information
- Marital Status
- Vehicle Information
- Bank Details
- Marketing Preferences (should you opt in, you will have the ability to opt out at any time, you can also contact us on the above to do so)
- IP Information

- l. We will never request sensitive information, or information that we do not require from yourself. However, if you provide us with data that is classed as a special category of data such as health information, criminal records of convictions and offences, or allegations of criminal offences, we will only process this with your permission (unless we feel the processing is necessary to protect your vital interests or if the law allows us to do so).
- m. You have a right at any time to ask us to stop the processing of that specific data.
- n. If you do not provide us with your data, we may not be able to provide you with our services.
- o. Please note communications will be recorded and/or saved for record.

### **3. What happens if I do not provide my personal information?**

- a. We need your personal information to process your request or finance application. If we do not collect your personal information, we will not be able to provide our services to you.
- b. We will use your personal information to send you marketing communications by email about similar products and services that you may be interested in.
- c. Please note that we will not send you marketing information with your consent.
- d. You have the right to object to receiving marketing communication and we will give you an easy way to unsubscribe from receiving any marketing communication from us.

### **4. Who will we share your personal information with?**

- a. We will share your information with the lenders with whom we work with in order to assist you gain an acceptance, these include the below –
  - i. Blue Motor Finance - [Privacy Policy - Blue Motor Finance](#)
  - ii. Oodle Car Finance - [Privacy Notice \(oodlecarfinance.com\)](#)
  - iii. Moneybarn No1 Finance - [Privacy Policy - Moneybarn](#)
  - iv. Go Car Credit - [Car Finance & Car Loans for Bad Credit | Go Car Credit](#)
  - v. Advantage Finance - [Advantage Finance | Use Of Your Data \(advantage-finance.co.uk\)](#)
  - vi. Auto Money - [Privacy Policy - AutoMoney Motor Finance](#)
  - vii. First Response - [Privacy Policy and Fair Processing Notice for First Response Finance](#)

viii. The Car Loan Centre - [Privacy Policy | The Car Loan Centre](#)

- b. Your information will be held on our CRM system, AutoConvert (Blue Owl Network Ltd). You can view their privacy policy here - <https://www.autoconvert.co.uk/privacy-policy/>. This organisation will check the following records about you and with their chosen Credit Reference Agencies (CRA), Equifax Ltd and Experian Ltd. We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime
- c. When Equifax and/or Experian receives a search request from us via AutoConvert, they will place a soft quotation footprint that will be visible to you only, on your credit file; other parties including lenders will not see this. This quotation footprint will not be seen by other parties and it will not affect your credit score/rating or ability to apply for finance from other lenders (please note that when lenders conduct these searches with CRA's, it may leave a footprint). AutoConvert will access from Equifax Ltd and/or Experian Ltd both public (including the electoral register) and shared credit and fraud prevention information. This information will be used to check your eligibility against a select group of lenders
- d. We will not see any information on your credit file, AutoConvert will only provide a list of lenders that you are likely to be accepted for given the information supplied using their brokering technology that understands most of the acceptance criteria of the lenders on their panel.
- e. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs, and other organisations involved in crime and fraud prevention.
- f. You can contact CRA's on the below:

*Equifax Ltd, Customer Services Centre, PO Box 10036, Leicester, LE3 4FS or call 0800 014 2955 or visit [www.equifax.co.uk](http://www.equifax.co.uk)*

*Experian Ltd, The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ, UK <https://www.experian.co.uk/contact-us/>*

- g. For further information on Credit Reference Agencies and how they will use your data, please refer to their Credit Information Notice: [Credit Reference Agency Information Notice \(CRAIN\) | Experian](#)
- h. 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 our finance partners and these fraud prevention agencies, can be found in the above privacy links.
- i. If required, we will also share your information with 3<sup>rd</sup> parties for accounting, legal or regulatory purposes such as (but not limited to HMRC, FCA etc.)
- j. Please note we as a company do not share your data outside of any EEA state. We ask you to ensure you are aware of how the above companies share and use your data, so you are fully aware.
- k. We complete due diligence on any third party with whom we work with to ensure they comply with GDPR and are happy to provide further information or answer any questions you may have.

## 5. How long will we store your personal information?

- a. We will store your personal information for up to six years on our CRM systems. We are committed to ensuring your data is kept secure so review our security systems on a regular basis.
- b. This is to enable us to refer to our records should we be required to for the purpose of regulatory or lawful reasons.
- c. If you do not object to receiving marketing communications from us, we will store your personal information for marketing purposes until you unsubscribe from receiving marketing communications from us.
- d. Please note that some of your information may be included in information used for accounting purposes. Where this is the case, this information is kept for 7 years as per our legal requirements.
- e. Once this time period has ended, your information will be confidentially destroyed and removed from all systems and records.

## 6. What are your rights to your personal information?

- a. *Under Data Protection Law, you have certain rights when it comes to your data that we need to make you aware of. We have detailed these rights below.*

### *Right to access*

You have the right to request copies of the personal information we hold about you at any time.

### *Right to rectification*

You have the right to request that we correct any inaccurate personal information we hold about you.

### *Right to erasure*

You have the right to request that we delete your personal information from our records.

Please note that we will not be able to delete your personal information whilst we are still providing our services to you. We will be able to delete your personal information once you cancel the service or once the service is completed if we are able to do so with still abiding by law.

### *Right to restrict processing*

You have the right to request that we restrict how we use your personal information.

### *Right to object*

You have the right to object to the collection and use of your personal information at any time.

#### *Right to data portability*

You have the right to obtain a copy of your personal information in a legible and compatible format such as Excel or Word.

#### *Right to be informed*

You have the right to be fully informed regarding your information throughout our whole journey

#### *Rights in relation to automated decision making and profiling.*

If a decision has been made electronically, you have the right to contest this decision.

### **7. How can I exercise my rights in relation to my personal information?**

- a. You can exercise all of your rights by contacting us on any of the above contact details.
- b. Please note that as a regulated firm, in addition to GDPR and Data Protection Laws, we are also required to abide by other regulations and laws.
- c. Due to this, we may not be able to fully act on your requests; however where these exemptions apply, our team will fully explain why we are limited to act on your request, or how we have partially acted on your request.

### **8. How do I lodge a complaint about the use of my personal information?**

- a. You can lodge a complaint with us directly by contacting us on one of the above contact details.
- b. You also have the right to lodge a complaint directly with the Information Commissioner's Office (ICO).
- c. The ICO is the regulator who makes sure that we use your personal information in a lawful way.
- d. You can lodge a complaint with the ICO by following this link <https://ico.org.uk/concerns/> or calling the ICO on 0303 123 1113.

### **9. Cookies**

- a. Our site may operate cookies and it's important for us to make you aware how these are used so please do ensure you are aware of our Cookies Policy which can be found on our site.
- b. You will be asked if you agree to these cookies when using our site, you have the right to refuse these Cookies.

## **10. Review**

- a. This policy will be reviewed on at least an annual basis and was last updated in **January 2025**.
- b. Any updates will be reissued as soon as is physically possible with the approval of our Director and Senior Management team.