

## How we work (Privacy)

The details outlined below sets out how West Coast Cars Ltd collect, use, store and protect personal data. When you provide any information by which you can be identified, it will only be used in accordance with our policy and the General Data Protection Regulations (GDPR). By using our website, using any of our services or providing us with any personal data you consent to our collection, use and disclosure of the information you have provided in the ways set out below. Within the context of this policy "we", "us" or "our" refers to West Coast Cars Ltd and/or any of our trade names.

Information Commissioners Office – Data Protection Register: West Coast Cars Ltd Registration Number: ZA207583 full copy of our certificate can be obtained at: [www.ico.org.uk](http://www.ico.org.uk)

What information do we collect: (This list is not exhaustive as lenders may request further information to assess individual applications)

Name Including middle and previous such as maiden

Address details covering at least a 3-year period and if your property is owned or rented

Contact information including telephone numbers email address

Occupation details including job title, employer, time in employment and salary details (This must cover a minimum of a 3-year period)

Expenditure details including: Mortgage/Rent, Phone, Utilities, Existing commitments such as loans or credit cards and bank account details

What we do with the information we gather and why we gather it:

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

We are required to gather enough information to support lenders to assess suitability for any finance products and help us reach a decision as to which lender/broker partners to introduce you to.

We support our lenders/broker partners to be able to carry out searches with Credit reference agencies which will be logged on file.

From time to time we may also use your information to contact you in order to update you about any news we feel may be of interest or to advise that your agreement is coming to an end. We may contact you by email, phone, fax or mail. You are able to tell us you do not wish to be contacted for this purpose at any time and withdraw your consent by contacting us either by e-mail, phone or in writing.

We are required to verify customers using identification such as driving licence, passport, bank card. We are also required to obtain bank details in order for payments to be collected by the relevant lender. This information will be held until the finance agreement has been signed and funds transferred to the relevant supplier or to the customer in the case of a personal loan. We DO NOT store ID information or bank details once a finance agreement has been finalised and will destroy or obscure them meaning these will always be re-requested for returning customers.

GDPR - Conditions for processing:

Our conditions for processing data would fall into the categories of: "in relation to a contract which the individual has entered into"; or "because the individual has asked for something to be done so they can enter into a contract" Thus meaning we process data in order to source suitable finance on behalf of prospective and current clients and then arrange contracts with lenders on behalf of clients. The information is then retained due to legal and regulatory obligations or as part of agreed company policy & procedure.

Lenders or Partners we work with and may pass information onto: (This list may be updated from time to time and is not exhaustive) Anglo Scottish Asset Finance, Evolution Finance, Elton Finance, Peregrine Asset Finance, Borderway Finance, Blue Motor Finance, Close Motor Finance, Close Corporate Finance and Bibby Financial Services We may also access lenders such as Hitachi, BNP Paribas, Aldermore, Moto Novo and Barclays via our relationships with one of our broker partners. Where we pass information to one of the above named companies, they may show up on a customer's credit file as having run a credit search for the purposes of obtaining finance.

You have the right to see the information we hold about you:

Should you wish to view this information please make your request to: Daniel Pitchford, Director, West Coast Cars Ltd, Solway Road, Workington, Cumbria, CA14 3YA or Email [sales@westcoastcars.co.uk](mailto:sales@westcoastcars.co.uk) or telephone 01900 872100. There is no charge for making this type of request. Should we be prevented from disclosing your personal information we will give reasons for any such refusal.

## Links to third party websites

Our website may contain links to other websites. Should you choose to use these links to leave our site, you should note that we do not have any control over any other website. We cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should look at and take into account the privacy statement applicable to the website in question.

## Sharing of information

Here at West Coast Cars we treat all customer information as private and confidential and this information will only be passed to third parties such as lenders/brokers for the purpose of sourcing finance or unless required by law, public interest or with your consent. Information will not be shared outside of the EU. We do not, never have and never will sell or share your data with another company or charity for marketing purposes.

## Where data is stored

Any information is kept secure and safe by using an internal database which is a password protected system. Where information is paper based this is either scanned and stored electronically or held securely. In order to prevent unauthorised access or data breaches we have effective procedures in place to safeguard information we hold on you.

## Contacting us via social media

We have accounts with: Twitter, Instagram, LinkedIn and Facebook. We do not advise that any personal information is sent using these platforms. Should you contact us via direct message please keep the detail brief. We will store the message via the social media platform for 7 days or until we have dealt with any query whichever is sooner.

## Opt Out

If for any reason you wish to request that we do not hold certain information about you, or you wish to opt out from being contacted by us for marketing purposes, please contact Daniel Pitchford, Director, West Coast Cars Ltd, Solway Road, Workington, Cumbria, CA14 3YA or Email

sales@westcoastcars.co.uk or telephone 01900 872100. To opt out of being tracked by Google Analytics across all websites visit <http://tools.google.com/dlpage/gaoptout>

#### Making a complaint

If you want to make a complaint in the first instance, contact us directly and we will try to resolve your issue. However, if you feel you would like to take the matter further about the way we have processed your personal information, you can contact the Information Commissioner Office (ICO) in the following ways:

Tel helpline: 0303 123 1113

Address: Information Governance department, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

#### Changes to this privacy notice

We keep our privacy notice under regular review. This privacy notice was last updated on 24 May 2018.