

Overview

This Notice explains:

- the types of information we collect about you
- how we collect and use it
- who we might share it with
- your rights to your information

More information

For more details about anything covered in this overview, please see our full Privacy Notice– you can view or download a copy by visiting <https://www.fcebank.com/UK-trading.html>

Who we are

When we say “we” or “our” we mean FCE Bank plc (“Ford Credit”), who is the ‘data controller’ for the information in this overview. This means we’re responsible for deciding how we can use your information.

if you wish to contact us please write to us at Ford Credit, Manchester Business Centre, Number One, 1 Tony Wilson Place, Manchester, M15 4FN or call us on 0345 755 1234. Our data protection officer can be contacted by emailing dpeurope@ford.com

The information we collect

We collect information about you from different places including:

- directly from you
- from publicly available sources
- from other organisations.

You’re responsible for making sure you give us accurate and up to date information.

If you provide information for another person e.g. guarantor (you must have obtained that person’s consent to both disclose and process that personal data in accordance with the Privacy Notice), you’ll need to tell them how to find the Privacy Notice and make sure they agree to us using their information.

How we’ll use your information

We will use this information to:

- Assess the creditworthiness of you and any guarantor and whether you can afford to take the product
- Verify the accuracy of the data that has been provided to us
- Prevent criminal activity, fraud and money laundering

The personal information we have collected from you will be shared with fraud prevention agencies. If fraud is detected, you could be refused certain services, finance, or employment.

Credit Reference Agencies

In order to process your application, Ford Credit will perform credit and identity checks on you with one or more Credit Reference Agencies (“CRAs”). Where there is to be a guarantor on the account, we will also perform credit and identity checks with CRAs on the proposed guarantor.

CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

When CRAs receive a search from us they will place a search footprint on your credit file, and that of any guarantor, that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application.

Ford Credit may also use a credit scoring system using information received from you and the CRA’s. The use of a credit scoring system may include an automated decision. If you wish to have this automated decision reviewed or if you disagree with the outcome you can contact us using the contact details set out above.

Who we can share your information with

We may share your information and information collected about others as part of your application across other business lines of our business (e.g. Ford Motor Company), to our suppliers, third parties for money laundering checks and other fraud crime prevention purposes, to the court where required to by law, or to any central or local government, statutory or public body.

Transferring your information overseas

Ford Credit may transfer your personal data, and information collected about others as part of your application, to group companies and service providers located outside of the European Economic Area (EEA). Should we need to transfer personal data outside of the UK or EEA such personal data will be covered by binding corporate rules or contractual arrangements to ensure it is processed appropriately.

How long will we store your data for?

Personal data that we process, for any purpose or purposes, shall not be kept for longer than is necessary. Ford Credit bases its record retention on any legal, regulatory or contractual obligations.

Your rights

You have a number of rights relating to your information e.g. to see what we hold, to ask us to share it with another party, ask us to update incorrect or incomplete details, to object to or restrict processing of it.

If you wish to exercise your data protection rights or to raise a complaint with regards to how we have handled your personal data, please contact us using the contact details above.

You also have a right to complain to the Information Commissioner’s Office which regulates the processing of personal data in England and Wales