

About this policy

Your privacy is important to us and we want you to feel comfortable with how we use and share your personal information. This policy sets out how Santander Consumer Finance, a trading style of Santander Consumer (UK) plc, handles your personal information that we obtain, or that you provide to us, when you use our site and, specifically, when you apply for a finance product offered on this site, including when and why it is collected, used and disclosed and how it is kept secure. Throughout the site, the terms “we,” “us” and “our” refer to Santander Consumer Finance.

The data controller in respect of your personal information is Santander Consumer (UK) plc. You will find the contact details of our Data Protection Officer at the end of this policy, which you can use if you have any questions about this policy, including how to update or access your personal information or to make a complaint.

This policy may change from time to time so please check this page occasionally to ensure that you're happy with any changes. Please see further [Changes to this policy](#).

This policy was last updated on 4 June 2019.

Information we collect about you

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process your information.

When you use this site, the categories of information that we may collect about you are as follows:

- **Personal information you give to us:** This is information about you that you give to us by entering information on this site or contacting us directly, including by submitting an enquiry form, and from any other contact forms on the site or by corresponding with us by phone, email or otherwise. The information you give to us on the site may include your name, date of birth, contact details (such as phone numbers, email address and address), agreement number, vehicle registration number, your normal monthly instalment, bank account details and any information you provide to us in “free text” fields on the site. If you call us to apply for a finance product advertised on our site, in addition to the above and as part of the telephone application process, we will obtain from you your address history, residential status, marital status, driving licence number, employer's name and address, occupation, time in employment and any ID documents required to be provided by you for such application (such as Passport, ID Card, driving licence, credit / debit card, proof of disability, proof of home ownership, P60, Wage Slip, Pension Statement, Ltd Company Accounts, council/ housing association tenancy agreement, bank statement, council tax bill, utility bills).
- **Personal information we collect about you:** We may automatically collect the following information: details of your browser and operating system, the website from which you visit our site, the pages that you visit on our site, the date of your visit, and, for security reasons such as to identify attacks on our site, the Internet protocol (IP) address assigned to you by your internet service. We collect some of this information using cookies – please see our [Cookie Policy](#) for further information.
- **Personal information we may receive from other sources:** If you call us to apply for a finance product advertised on our site, as part of the telephone application process, we will conduct credit and fraud prevention checks and we will collect information about you from the enquiries we make about you with credit reference and fraud prevention agencies.

Use of your information

The purposes for which we use your information and the legal basis under data protection laws on which we rely to do this are as follows:

- It is necessary for the **performance of the contract** with you or to take steps to enter into it. This applies when we need to verify your identity and assess your application when you apply for a finance product advertised on our site. If you have an agreement with us, then we will also use your information for administering the agreement between us (including tracing your whereabouts to contact you and recover debt) and to provide you with the service under that agreement (i.e. managing your account, communicating with you, providing updates on the status of your account, mid and end agreement reviews, dealing with any complaints and notifying you of any changes to this statement – please note that this activity may be undertaken by Leasedrive Limited t/a Zenith (“Zenith”), who process and manage finance applications and agreements on our behalf).

- It is necessary for our **legitimate interests** or that of a third party. This includes:
 - o to enhance and personalise your customer or visitor experience;
 - o to identify you when you contact us and to correspond and communicate with you;
 - o for market research in order to continually improve the products and services that we and our authorised dealers offer and deliver to you;
 - o to verify the accuracy of data that we hold about you and create a better understanding of you as a customer or visitor;
 - o contacting you to ask you to participate in customer satisfaction surveys and market research (by email, letter, SMS or phone) and to undertake and analyse those surveys and research, this is to allow us to benchmark our services and evaluate new and existing products and services;
 - o creating a profile of you, which enables us to identify and personalise what products and services to offer to you for marketing purposes;
 - o to administer our site, for website analysis and for internal operations, including troubleshooting, testing, statistical purposes;
 - o for network and information security in order for us to take steps to protect your information against loss or damage, theft or unauthorised access;
 - o for the prevention of fraud and other criminal activities;
 - o for efficiency, accuracy or other improvements of our databases and systems e.g. by combining systems or consolidating records we, our group companies or manufacturers hold about you;
 - o anonymising information we have about you and using that anonymised data for statistical purposes (you cannot be identified or re-identified from this data);
 - o for the purposes of a corporate restructure or reorganisation or sale of our business or assets;
 - o to enforce or protect our contractual or other legal rights or to bring or defend legal proceedings;
 - o for general administration including managing your queries, complaints, or claims, and to send service messages to you; and
 - o when you apply for a finance product advertised on our site: assessing your application and any lending risks; preventing fraud and money laundering, and to verify your identity, in order to protect our business and to comply with laws that apply to us; monitoring communications between us (calls, letters, emails and texts) to prevent and detect crime, to protect the security of our communications, systems and procedures, and for quality control and training purposes; for management and audit of our business operations including statistical analysis, accounting and analysis of proposal ratios; conducting a propensity to renew analysis and evaluating those results to enable us to provide relevant and timely

renewal communication activities; and use by the manufacturer of your vehicle for the reasons described under Disclosure to and use by third parties.

- It is necessary for **compliance with a legal obligation**. This includes when you exercise your legal rights under data protection law, to verify your identity, for the establishment and defence of our legal rights, for activities relating to the prevention, detection and investigation of crime, to conduct credit, fraud prevention and anti-money laundering checks and for compliance with our legal and regulatory responsibilities. This may also include processing special categories of data about you, for example for our compliance with our legal obligations relating to vulnerable people.
- You have given us your **consent** to use it in certain ways including when you request that we disclose it to a third party and for direct marketing communications (by us and the third parties named when we asked for your consent). You have the right at any time to ask us, or the third parties notified to you, to stop contacting you or passing your details to others for marketing purposes. Please follow the unsubscribe instructions in the relevant communication or contact Zenith's customer services department on 0330 134 8751 or write to customerservices@scfcontracthire.co.uk or to Leasedrive Limited t/a Zenith, One Central Boulevard, Blyth Valley Business Park, Solihull, West Midlands B90 8BG.

Disclosure to and use by third parties

We disclose your information to the following third parties:

- We currently engage Zenith to process and manage finance applications and agreements on our behalf. Applications are submitted to Zenith's online portal when you make an application for finance over the phone or online.
- If you apply for a finance product advertised on our site, credit reference agencies (including Experian, TransUnion, Equifax and Delphi) and fraud prevention agencies (please see Use by credit reference and fraud prevention agencies for further information about these agencies and what they do – you can also contact us on 0800 085 1759.
- Law enforcement agencies in order to detect, investigate and prevent crime (we or any fraud prevention agency may pass your information to law enforcement agencies).
- Third party debt collecting agencies engaged by us to recover monies owed to us.
- Any third party to whom we sell your debt. If we do this, you will be notified and that third party will become the data controller of your information.
- Third parties acting on our behalf (such as service providers, agents, subcontractors and other organisations for the purposes of providing services to us or directly to you on our behalf), these parties may include back-up and server hosting providers, IT software and maintenance providers, third parties that provide income verification services and affordability checks, claims management companies, communication fulfilment services, marketing research organisations and Google Analytics. This includes our outsourced contact centre, currently operated by TalentStream Ltd.
- Courts in the United Kingdom or abroad as necessary to comply with a legal requirement, for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations.
- Any third party who is restructuring, selling or acquiring some or all of our business or assets or otherwise in the event of a merger, re-organisation or similar event.
- If you are a customer, any third party to whom we sell your debt. If we do this, you will be notified and that third party will become the data controller of your information.

Data anonymisation and use of aggregated information

Your information may be converted into statistical or aggregated data in such a way as to ensure that you are not identified or identifiable from it. Aggregated data cannot be linked back to you as a natural person. We may use this data to conduct research and analysis, including to produce statistical research and reports.

Retention of your information

If you apply for a finance product advertised on our site, the following applies:

- If your application for finance is declined or if your application is accepted but you do not proceed, we keep your information for 6 months or as long as necessary to deal with any queries you may have. If your application is accepted and you proceed, we hold your information for 7 years from the date at which your agreement is closed, where settled by you or upon default, or as long as necessary thereafter to deal with any queries you may have.
- Credit reference agencies will retain the account information that we give to them for 6 years after your account is closed (please see [Use by credit reference agencies](#) for more information about the information that we give to them).
- Fraud prevention agencies can hold your information for different periods of time, and if you are considered to pose a fraud or money laundering risk, your information can be held for up to 6 years.

For all other personal information we collect on the site, the length of time we retain it is determined by a number of factors including the purpose for which we use that information and our obligations under other laws. We do not retain personal information in an identifiable format for longer than is necessary.

We may hold your information for a longer or shorter period from that described above where:

- the law requires us to hold your personal information for a longer period, or delete it sooner;
- you exercise your right to have the information erased (where it applies) and we do not need to hold it in connection with any of the reasons permitted or required under the law; and
- in limited cases, the law permits us to keep your personal information indefinitely provided we put certain protections in place.

Transfers to third countries/ where we store your information

We store your information on servers located within the European Economic Area (EEA). The third parties listed under [Disclosure to and use by third parties](#) may be located outside of the EEA or they may transfer your information outside of the EEA. Those countries may not have the same standards of data protection and privacy laws as in the UK. Whenever we transfer your information outside of the EEA, we impose contractual obligations on the recipients of that information to protect your personal data to the standard required in the UK. We may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing. Any third parties transferring your information outside of the EEA must also have in place appropriate safeguards as required under data protection law.

If you use our services whilst you are outside of the EEA, your information may be transferred outside of the EEA in order to provide you with those services.

Please note that, as we use Google Analytics, Google may transfer your information outside of the EEA and we recommend that you read Google's privacy notice for further information.

When you apply for a finance product advertised on our site

When you call us to apply for a finance product advertised on our site, the following information applies.

Use by credit reference and fraud prevention agencies

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies (CRAs). To do this, we will supply your personal information to CRAs and they

will give us information about you. This will include information from your credit application and about your financial situation and financial history. 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 that may be seen by other lenders.

We will use this information to:

- assess your creditworthiness and whether you can afford to take the product you have applied for;
- verify the accuracy of the data you have provided to us;
- prevent criminal activity, fraud and money laundering;
- manage your account(s);
- trace and recover debts; and
- ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

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 making an application to us. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at www.experian.co.uk/crain (please note that the Credit Reference Agency Information Notice is the same for each of the CRAs).

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process your information. If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above.

Automated decisions and profiling

As part of the processing of your information, decisions may be made by automated means.

Your information will be used to assess your credit risk using an automated decision-making technique called 'credit scoring'. Various factors help us to assess the risk; a score is given to each factor and a total credit score obtained, which will be assessed against a confidential pre-set pass score.

In regard to fraud prevention checks, this means that we may automatically decide that you pose a fraud or money laundering risk if:

- our processing reveals your behaviour to be consistent with money laundering or know fraudulent conduct, or is inconsistent with your previous submissions; or
- you appear to have deliberately hidden your true identity.

You have rights in relation to automated decision making: if you want to know more please contact us using the details above.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested or we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above.

Your rights

You have a number of rights in relation to your personal information under data protection law. In relation to certain rights, we may ask you for information to confirm your identity and, where applicable, to help us to search for your personal information. Except in rare cases, we will respond to you within 30 days after we have received this information or, where not required, after we have received your request.

- **To be informed about the processing of your information.** This is what this privacy notice sets out to do.
- **Accessing your personal information.** You have the right to ask for a copy of the information that we hold about you by emailing or writing to us at the address at the end of this policy. We may not provide you with a copy of your personal information if this concerns other individuals or we have another lawful reason to withhold that information.
- **Correcting and updating your personal information.** The accuracy of your information is important to us. If you change your name or address/email address, or you discover that any of the other information we hold is inaccurate or out of date in relation to an agreement with have with you, please let us know by contacting Zenith on 0330 134 8751 or write to them at customerservices@sefcontracthire.co.uk or Leasedrive Limited t/a Zenith, One Central Boulevard, Blyth Valley Business Park, Solihull, West Midlands B90 8BG. Otherwise, please let us know if you need to correct or update your information by contacting us on any of the details described at the end of this policy.
- **Withdrawing your consent.** Where we rely on your consent as the legal basis for processing your personal information, as set out under Use of your information, you may withdraw your consent at any time by contacting us using the details at the end of this policy. If you withdraw your consent, our use of your personal information before you withdraw is still lawful.
- **Objecting to our use of your personal information and automated decisions made about you.** Where we rely on our legitimate business interests as the legal basis for processing your personal information for any purposes, as set out under Use of your information, you may object to us using your personal information for these purposes by emailing or writing to us at the address at the end of this policy. Except for the purposes for which we are sure we can continue to process your personal information, we will temporarily stop processing your personal information in line with your objection until we have investigated the matter. If we agree that your objection is justified in accordance with your rights under data protection laws, we will permanently stop using your data for those purposes. Otherwise we will provide you with our justification as to why we need to continue using your data. **You may object to us using your personal information for direct marketing purposes** and we will automatically comply with your request. If you would like to do so, please use our unsubscribe tool, if applicable. You may also **contest a decision made about you based on automated processing** by emailing or writing to us at the address at the end of this policy.

- **Erasing your personal information or restricting its processing.** In certain circumstances, you may ask for your personal information to be removed from our systems by emailing or writing to us at the address at the end of this policy. Provided we do not have any continuing lawful reason to continue processing or holding your personal information, we will make reasonable efforts to comply with your request. You may also ask us to restrict processing your personal information where you believe it is unlawful for us to do so, you have objected to its use and our investigation is pending or you require us to keep it in connection with legal proceedings. We may only process your personal information whilst its processing is restricted if we have your consent or are legally permitted to do so, for example for storage purposes, to protect the rights of another individual or company or in connection with legal proceedings.
- **Transferring your personal information in a structured data file.** Where we rely on your consent as the legal basis for processing your personal information or need to process it in connection with a contract we have with you, you may ask us to provide you with a copy of that information in a structured data file. We will provide this to you electronically in a structured, commonly used and machine readable form, such as a CSV file.
- **You can ask us to send your personal information directly to another service provider,** and we will do so if this is technically possible. We may not provide you with a copy of your personal information if this concerns other individuals or we have another lawful reason to withhold that information.
- **Complaining to the UK data protection regulator.** If you have concerns about the way we have handled your personal information, we encourage you to contact us and we will seek to resolve any issues or concerns you may have. You will find our contact details at the end of this policy. You have the right to complain to the Information Commissioner's Office (ICO) if you are concerned about the way we have processed your personal information. Please visit the ICO's website for further details.

More information on your data subject rights and how to exercise these rights can be found in the 'Using my information' booklet available at www.santanderconsumer.co.uk or by requesting a copy via email from customerservices@scfcontracthire.co.uk or calling our customer services team on 0330 134 8751. If you would like to discuss or exercise any of these rights, please contact us by writing to Santander Consumer Contract Hire, One Central Boulevard, Blythe Valley Park, Solihull, West Midlands, B90 8BG or using the below contact information.

Contact us

If you have any queries about our handling of your information, you can contact our Data Protection Officer by writing to Santander House, 86 Station Road, Redhill RH1 1SR.

Changes to this policy

We may review this policy from time to time and any changes will be notified to you by posting an updated version on our site and/or by contacting you by email. Any changes will take effect immediately on the date on which we post the modified terms on our site or the date of our email, whichever is the earlier. We recommend you regularly check for changes and review this policy when you visit our site. If you do not agree with any aspect of the updated policy, you must promptly notify us and cease using our services.