

Data Protection Statement

Introduction

The data controller in respect of your personal data is Santander Consumer (UK) plc trading as Santander Consumer Finance (referred to as “we”, “our” or “us” in this statement). 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.

This data protection statement explains how we will use the personal data that you provide to us (referred to in this policy as your “information”). Please read this statement carefully.

Information we will collect about you

We will use your information to manage your complaint/query concerning the sale of PPI. The personal data we use may include:

- Full name and personal details including contact information (e.g. home address and address history, email address, home, work and mobile telephone numbers);
- Date of birth and/or age (e.g. to confirm your PPI status);
- Records of products and services you’ve obtained or applied for;
- Family circumstances if relevant to the product or service (e.g. the number of dependants you have);
- Employment details/employment status for this PPI query / complaint; and
- Personal data about other named applicants. You must have their authority to provide their personal data to us and share this data protection statement with them beforehand together with details of what you’ve agreed on their behalf.

We may record calls, emails or other communications in relation to your dealings with us as permitted legally.

Providing your personal data

We’ll tell you if providing some personal data is optional, including if we ask for your consent to process it. In all other cases you must provide your personal data so we can process your query / complaint (unless you’re a current/previous customer and we already hold your details).

Use of your information

- The purposes for which we use your information and the legal bases under data protection laws on which we rely to do this are as follows (as relevant): It is necessary for the **performance of the contract** with you or to take steps to enter into it. This includes verifying your identity, 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).
- It is necessary for our **legitimate interests** or that of a third party. We will do this for the purposes of:
 - Good governance, accounting, and managing and auditing our business operations; and
 - To monitor emails, calls, other communications, and activities relating to your dealings with us.
- It is necessary for **compliance with a legal or regulatory obligation**.
- You have given us your **consent** to use it in certain ways e.g. When you request us to disclose your personal data to other people or organisations such as a company handling a claim on your behalf, or otherwise agree to disclosures;

Disclosure to and use by third parties

Subject to applicable data protection law we may share your personal data with:

- The Santander group of companies* and associated companies in which we have shareholdings;
- Companies and other persons providing services to us. (e.g. the insurance provider);
- Our legal and other professional advisors, including our auditors;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators (e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner’s Office);

- Courts, to comply with legal requirements, and for the administration of justice;
- To protect the security or integrity of our business operations;
- To other parties connected with your agreement e.g. guarantors and other people named on the application including joint agreement holders who will see your transactions;
- Anyone else where we have your consent or as required by law.

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. It might be used to conduct research and analysis, including to produce statistical research and reports. This aggregated data may be shared in several ways, including with our group companies*.

Retention of your information

We will hold your information for 7 years from the date at which the customer's agreement is closed, or as long as necessary thereafter to deal with any queries you may have.

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.

Your rights

You have the following rights (which may not always apply or be subject to certain circumstances):

- to **be informed** about the processing of your information (this is what this statement sets out to do);
- to have your information **corrected if it's inaccurate** and to have **incomplete information completed**;
- to **object to processing** of your information;
- to **restrict processing** of your information;
- to have your information **erased**;
- to **request access** to your information and information about how we process it;
- to **move, copy or transfer** your information ("*data portability*"); and
- rights relating to **automated decision making**, including profiling.

More information on your data subject rights, how to exercise these rights and all other information contained within this data protection statement, can be found in the 'Using my information' booklet available at www.santanderconsumer.co.uk. Alternatively you can request a copy via email from customerservices@santanderconsumer.co.uk or call our customer services team on 0800 085 1759.

We encourage you to contact us before making any complaint and we will seek to resolve any issues or concerns you may have. You can also contact our DPO with any data protection concerns. You have the right to complain to the Information Commissioner's Office where your data has or is being used in a way that you believe does not comply with data protection laws.

***Group companies**

The Santander group of companies include Banco Santander, SCF Madrid, S.A.; Santander UK Santander Consumer (UK) plc; Santander Insurance Services UK Ltd.