

# Contis - Privacy Policy

---

Contis Financial Services or a Contis Group company or third party acting on its behalf (“We”) are committed to protecting and respecting your privacy.

This policy (together with our Cookie Policy and any other documents referred to in it which is available on any site hosted by a Contis Group company) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us.

Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting any of our sites or any third party site through which you access our services, you are accepting and consenting to the practices described in this policy.

For the purpose of the Data Protection Act 1998 (the Act), the data controller is Contis Financial Services and all Contis Group companies of Navigation House, Belmont Wharf, Skipton, North Yorkshire, BD23 1RL. “We” are registered on the public register of data controllers maintained by the Information Commissioner and are licensed to hold information and must comply with the Act at all times.

## What information we collect from you and how we use it

We may collect and process your personal contact details:

### Information you give us

You may give us information about you by filling in forms on our site, third party sites which provide access to our services, social media logins and/or other plugins, or by corresponding with us by phone, email or otherwise. This includes information you provide when you register to use our site, subscribe to a newsletter or service, order products or services, upload content, and/or participate in discussion boards or other social media functions on our site.

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 personal data about you.

The personal data you have provided, we have collected from you, or we have received from third parties may include your (but is not necessarily limited to):

- name;
- residential address and address history;
- business name;
- business address;
- email address;
- phone number;

- mobile number;
- photograph or image;
- date of birth;
- financial information;
- employment details;
- identifiers assigned to your computer or other internet connected device including your Internet Protocol (IP) address;
- vehicle details;
- You may be asked to provide a password to utilise some online services such as your account facility.

### **How we use your information**

We use your information to give you to access the content and functions available via the site. Additionally it will be used for the purposes described in the terms and conditions of your relevant product and service. We will also use the information to enable us to notify you about any changes, reviews or improvements to our products and services.

We will disclose your information to:

- Fraud prevention agencies, identity verification services and other organisations for the purposes of preventing fraud and money laundering;
- Our group companies, third party service providers and agents in order to provide the products and services;
- Other third parties, with your agreement, whose products and services may be of interest to you. If we transfer your information to third parties outside of the European Union we will take steps to ensure that the third party agrees to apply the same levels of protection that apply in the UK.

### **The information we collect about you**

Each time you visit our site or interact with the emails we send to you, we may automatically collect the following information:

- Technical information: including the Internet protocol (IP) address used to connect your computer to the internet, your login information, browser type and version, operating system and platform;
- Information about your visit, including the URL clickstream to, through and from our site (including date and time); pages, resources and/or products you viewed or searched for; page response times, errors, length of visits to certain pages, page interaction, and methods used to browse away from the page;
- Information about your interaction with our emails, including whether you have opened the email, the number of times the email is accessed, and your interaction with email content including the links you have clicked.

## How we use your information

We use your information to:

- Administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- Make improvements to our site;
- Measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you;
- Make suggestions and recommendations to you and other users of our site about content, products/services that may interest you or them.

## The information we receive from other sources

We may receive information about you if you use any of the other websites or any of our group companies or the other services we provide.

We are also working closely with third parties (including, for example sub-contractors in technical, payment and delivery services; credit reference and marketing agencies) and you may receive information about you from them.

## How we use your information

We may combine the information you give us, and the information collected when you visit our site to improve our products/service for you and other users. We may make suggestions or recommendations to you or other users about content, product/services that may interest you or them.

**We will not ask for personal information by insecure methods. When asking for personal information over the phone we will perform identity checks using information you have supplied or information only you may know.**

## Preventing fraud and money laundering

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested.

We, and fraud prevention agencies, may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

### **Automated decisions**

As part of the processing of your personal data, decisions may be made by automated means. This means we may automatically decide that you pose a fraud or money laundering risk if:

- our processing reveals your behaviour to be consistent with that of known fraudsters or money launderers; 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 below.

### **Consequences of processing**

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 to employ you, 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 below.

## **Accessing your information**

At any time you may request we provide you with all the information we hold about you except for your password and PIN (which we cannot access). You can contact us to request this information using the 'Contacting us' details at the bottom of this policy. There will be an administration charge of £10 for providing this information. The data may be provided in printed or electronic format but we will not email this information.

## **Protecting your information**

Your data is secured by encryption, firewalls and Secure Socket Layer (SSL) technology. This is industry standard encryption technology which manages the security of messages transmitted across the internet. When we receive your data, we store it on secure servers which can only be accessed by us. We store your passwords using one way encryption which means we do not know what your password is.

Like any other website, we cannot guarantee it will be fault free and do not accept any liability for the loss, theft or misuse of your personal details.

## Storing your data within and outside the EEA

The data that we collect from you may be transferred to an external third party hosting company (i.e. who works for us, our related companies and companies who we have contracted to process or store data on our behalf) within the European Economic Area (“EEA”). It can also be transferred to and stored at a destination outside the EEA. Please note that privacy laws in countries outside of the EEA may not be the same as, and in some cases may be less protective, ‘Personal Data’ may be subject to lawful access requests by government agencies.

Whenever fraud prevention agencies transfer your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to ‘international frameworks’ intended to enable secure data sharing.

By submitting your personal data you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

## Social media

If you connect or integrate any social media services with services we provide, you may receive social notifications either from us or from third party companies providing social media services on our behalf. You can manage these social notifications through changing your privacy settings on the relevant social media site or discontinuing any interaction. If you register and provide information to a forum or blog, the information you provide will be published for anyone to see or where you create a connection between Contis Group services and third party sites, we may collect, use, disclose, transfer and store/retain information relating to your account with such third party services in accordance with this Privacy Policy.

## Our cookie usage

Our website uses cookies to distinguish you from other users; and to ultimately help improve your user experience.

Cookies are small text files which are downloaded to your device when you visit our website or application. The website or application may retrieve these cookies from your web browser each time you visit, so they can recognise you, remember your preferences and provide you with a more secure or improved online experience. They do not save any sensitive information about you. For further information view the cookie policy on the relevant Contis Group website or to know more about how cookies work and can be managed, then go to [www.allaboutcookies.org](http://www.allaboutcookies.org).

## Future changes

Any changes we make to our policy will be put on the website. Please check for updates from time to time.

## Retention of your Data

Where you give your information on our website, we will generally only keep your information for as long as is reasonably required for the purpose(s) for which it was submitted. However, on occasion we may retain it as long as you continue to use our services. We may retain your information for an additional period as is permitted or required under applicable laws. Please note that even if we delete your data it may persist on backup or archival media for an additional period of time.

## Your rights

Your personal data is protected by legal rights, which include your rights to:

- object to our processing of your personal data;
- request that your personal data is erased or corrected;
- request access to your personal data.

For more information or to exercise your data protection rights please, please contact us using the contact details below.

If you are unhappy about how your personal data has been used please refer to our complaints policy. [INSERT LINK TO POLICY] You also have a right to complain to the Information Commissioner's Office <https://ico.org.uk/>, which regulates the processing of personal data.

## Contacting us

If you have any questions about this privacy policy, please contact us by using the 'Contact us' facility on the website or by writing to:

Data Protection Officer  
Contis Financial Services  
Navigation House  
Belmont Wharf  
Skipton  
North Yorkshire  
BD23 1RL