

## Data Privacy Notice - Use of Your Information

### **Who looks after your personal information**

Your personal information will be held by International Motors Finance Ltd which is part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

### **Our full privacy notice**

This privacy notice contains key information about how we will use and share your personal information and the rights you have in relation to this. If you want to know more please access our full privacy notice at <https://www.blackhorse.co.uk/privacy> or ask us for a copy.

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

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

### **Who we share your personal information with**

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

We may pass your information to the supplying dealer, any other franchised dealer, or the manufacturer and all companies within the manufacturer or dealer group to support their business and marketing activities.

### **Where we collect your personal information from**

We will collect personal information about you from a number of sources including:

- Information given to us on application forms submitted by you or by a supplying dealer on your behalf, when you talk to us over the phone or when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, dealers, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

### **Do you have to give us your personal information**

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

### **What rights you have over your personal information**

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete
- in certain circumstances, the right to ask us to stop using or delete your personal information
- from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

### **Other Individuals you have financial links with**

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

### **How we use credit reference agencies**

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

### **How we use fraud prevention agencies**

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

### **Contact from us and your marketing choices**

Personal contact is an important part of the service and your relationship manager may contact you personally by mail, telephone, email or text message to inform you about products and services offered by Lloyds Banking Group and others that they think are relevant to you, based on their understanding of your financial needs.

You have the right at any time to ask us not to contact you or give your details to others for these marketing purposes. You can contact Customer Care at Black Horse Ltd by mail, telephone or email and we will update your marketing preferences.

The supplying dealer may also contact you with information and offers on vehicles and/or vehicle finance packages (which may refer to our products and services). If you would like the dealer to stop using your details for these marketing purposes, you should contact the dealer.

### **Our full privacy notice**

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at <https://www.blackhorse.co.uk/privacy> or you can ask us for a copy.

### **How you can contact us**

If you have any questions or require more information about how we use your personal information please contact us using <https://www.blackhorse.co.uk/contact> You can also call us on 0344 556 0358

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0344 556 0358 and tell us you want to speak to our Data Privacy Officer.

### **Version Control**

This notice was last updated in December 2017.