

## Privacy Policy

This website is operated by Orange Motor Finance Ltd ("we", "us" or "our").

By using and visiting our website and using our service you agree to this privacy policy. We respect the privacy of visitors to our website and who use our services. We recognise that when you choose to provide us with information about yourself, you trust us to act in a responsible manner. That's why we have put a policy in place to protect your personal information. Please read on for more details about our privacy practices.

### What information do we collect? How do we use it?

At times we may request that you voluntarily supply us with personal information, which may include sensitive personal information. Generally this information is requested when you apply for our products and/or services. We may gather and use information about you in the following ways:

All telephone calls maybe recorded for security, training and monitoring purposes.

We will use your personal information and information we obtain from other sources for dealing with your enquiries, administration and customer services considering and processing your application for our products and/or services, for marketing, for credit searches and to ensure that the content, services and advertising that we offer are tailored to your needs and interests. We may share your information with service providers and agents for these purposes.

In assessing your application for credit, to prevent fraud, to check your identify and to prevent money laundering, we may (i) search the files of credit reference agencies Equifax and/or Experian (or any other credit reference agency that we may use from time to time) who will record any credit searches on your file; (ii) check your details with CIFAS (or any other fraud prevention agency from time to time; and (iii) disclose details of how you conduct your account to such agencies. The information will be used by other credit grantors for making credit decisions about you and the people with whom you are financially associated, for fraud prevention, money laundering prevention and occasionally for tracing debtors. Information used for these purposes will include publicly available information such as electoral roll, county court judgments, bankruptcy orders or repossessions. We will also pass on any information you provide to us and any information we collect from other sources about you to

potential lenders and insurers (if you have requested payment protection insurance).

We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

If your application is declined by all of our available lenders, your personal data and information may be passed to a 3rd party lender for consideration for alternative financial products. This 3rd party may carry out additional credit reference searches against you.

We may disclose personal data in order to comply with a legal or regulatory obligation.

We intend to continue improving the content and function of our website. For this reason, we may monitor customer traffic patterns and website usage to help us improve the design and layout of our website and provide content that we think will be of interest to you.

We may keep your information for a reasonable period for these purposes.

By providing us with your personal information you consent to our processing your personal information for the above purposes. You also consent to our transferring your information to countries or jurisdictions, which do not provide the same level of data protection as the UK, if necessary, for the above purposes. If we do make such a transfer, we will, if appropriate, put a contract in place to ensure your information is protected.

### **Our use of cookies**

Cookies are small text files based on your hard drive each time you access a website. We may use cookies to facilitate your internet sessions, to maintain security and to improve our websites. (You can disable cookies on your computer by changing the settings in preferences or options in your menu browser).

### **How do we use your information for marketing?**

We may share your information with our business partners for marketing purposes or we may send you information about other organisations' goods and services. We may contact you by mail, telephone, fax, email or other electronic messaging service with offers of products, services or information that may be of interest to you. By providing us with your contact

details you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information from us or our business partners other than on the goods and/or services, which you have requested information about, please indicate this when submitting your personal information or contact us using the details below.

### **How do we protect your information?**

We take appropriate measures to ensure that the information disclosed to us is kept secure, accurate and up to date and kept only for so long as is necessary for the purposes for which it is used.

### **Other Information**

You should note that if our business (or any part of it) is sold or transferred at any time, the information we hold may form part of the assets transferred although your personal information will still only be used in accordance with this policy. We reserve the right, at our discretion, to change, modify, add, or remove portions from this policy at any time so you are encouraged to review this policy from time to time. We will, of course, notify you of any changes where we are required to do so.

You are entitled to ask for a copy of the information we hold about you (for which we may charge a small fee) and to have any inaccuracies in your information corrected.

For quality control and training purposes, we may monitor or record your communications with us.

### **When and how to contact us**

If your personal information changes, if you change your mind about any of your marketing preferences or if you have any queries about how we use your information, please let us know by contacting us at Orange Motor Finance Ltd

Email: [info@orangemotorfinance.com](mailto:info@orangemotorfinance.com)

Tel: 08700-700034

Fax: 08700-700084