



Quick Car Credit Ltd
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Privacy Policy

REGISTERED OFFICE: 168 CREWE ROAD, HASLINGTON, CREWE, CW15RN

Quick Car Credit Ltd ('we' or 'us' or 'our') gathers and processes your personal data in accordance with this privacy notice and in compliance with relevant data protection law and legislation such as the UK General Data Protection Regulation (GDPR). This notice provides you with the necessary information regarding your rights and our obligations, and explains how, why, and when we process your personal data.

We are a credit broker, not a Lender (Company No. 09025185). Our registered office is at 168 Crewe Road, Haslington, Crewe, Cheshire, CW1 5RN. We are authorised and regulated by the Financial Conduct Authority (FRN: 658361) and registered with the Information Commissioner's Office (Ref. ZA079988) As a Credit broker Quick Car Credit Ltd can introduce you to lenders and their finance products. We are not an independent financial advisor; we will provide details of products available, but no advice or recommendation will be made. You must decide whether the finance product is right for you.

Whichever lender Quick Car Credit Ltd introduces you to, should you take out a loan, we will typically receive commission from them. This is calculated either as a fixed fee, or a percentage of the amount you borrow. Before you complete any purchase you will be provided with a Commission Disclosure Document which will detail the exact amount of commission we will receive and how it has been calculated.

We ask that you read this Privacy Policy carefully as it contains important information about how we will use your personal data. We may change this policy periodically, so we recommend you revisit this from time to time to ensure you are fully aware of any changes and how they could affect you.

Quick Car Credit Ltd processes your personal information to meet our legal, statutory, and contractual obligations and to provide you with our products and services, as described in further detail below in the 'Purposes of Processing and Legal Basis' section.

The personal data that we will collect includes but is not limited to the following:

<i>Name</i>	<i>Mobile Telephone Number</i>
<i>Date of Birth</i>	<i>Residential status</i>
<i>Home Address</i>	<i>Details of income</i>
<i>Address Details</i>	<i>Driver's Licence</i>
<i>Personal Email</i>	<i>Identity document</i>
<i>Home Telephone Number</i>	<i>Bank details or other personal documents</i>
<i>Employment details</i>	<i>Photograph</i>
<i>Telephone recordings</i>	<i>Security questions and/or user ID</i>

In order to verify your identity, you may be asked to take a selfie as part of our identification process. We may use facial recognition technology to authenticate and verify your image with your ID documents. This will involve the collection and processing of biometric data, which is a special category of personal data.



We collect information in various ways:

- When you apply for finance via an introducer, register an account, login to your application or complete an application
- Where you supply information online through our, or our brand partners website, or online mobile application
- When you give us information verbally or in writing. This information may be on application forms, in records of your transactions with us, or if you make a complaint
- From your online activities with third parties where you have given us your consent (for example, by consenting to our use of certain cookies or other location tracking technologies)
- From Credit Reference Agencies
- Fraud prevention agencies or public agencies or authorities, Companies House, or judgement registries
- Device data (such as type of device, operating system, IP-addresses)

Purposes of Processing and Legal Basis

We use the information collected from you to provide you with the services we offer and for the lawful processing of the data. Subject to applicable laws we will monitor and record calls, email, text messages, social media messages and other communications. In particular, telephone calls between us in connection with your application or loan may be recorded for these purposes. The purposes and reasons for processing your personal data are detailed below:

- to provide you with our services
- to correspond with you, as necessary
- to complete identity and fraud prevention checks
- to enable the completion of credit rating checks
- to facilitate the communication between you and the Lender
- to comply with our legal obligations
- as part of our service to contact you about your application and to keep you updated

The legal bases on which we process your personal data are:

- that this is necessary for the performance of a contract between you and the Lender or in order to take steps at your request prior to entering into the contract.
- that this is necessary for compliance with a legal obligation that applies to us, including for anti-money laundering, counter terrorist financing and fraud prevention.
- that this is necessary for the purposes of our legitimate interests in marketing and promoting our products and services, preventing identity fraud and conducting our business in a responsible and commercially prudent manner.

We will not process your personal data for these purposes if such legitimate interests should be overridden by your own interests, rights and/or freedoms.

The legal basis on which we collect, process and transfer special categories of data relating to you in the manner described above are:

- that you have given your explicit consent to such processing

Your rights at any point while we are in possession of or processing your personal data, you, as the data subject, have the rights below:

Right of access – you have the right to request a copy of the information that Quick Car Credit Ltd possesses about you, including; what data we hold, the purpose of the processing, type of data, who we disclose it to, how long we will store it and where we obtained it. You can request a copy from our Data Protection Officer by email.



Right of rectification – you have a right to correct data that we hold about you that is inaccurate or incomplete. You can ask us to correct and/or complete your personal data and we will strive to do so as quickly as possible, unless there is a valid reason for not doing so, at which point you will be notified.

Right to be forgotten – in certain circumstances you can ask for the data we hold about you to be erased from our records. Any personal data related to financial transactions is excluded from this right as we have an obligation to retain this information for at least 5 years due to anti-money laundering laws.

Right to restriction of processing – where certain conditions apply to have a right to restrict the processing.

Right of portability – where our processing of your personal data is based on you having provided consent, or is necessary for the performance of a contract with you, you have the right to have the data we hold about you transferred to you or to another service provider in electronic form so that you can store and reuse your personal data for your own purposes across different services. We will not be in any way accountable or liable for any damage, loss or distress sustained, incurred, or suffered by you and/or the designated service provider as a result of improper use of the personal data upon and after receipt from us.

Right to object – you have the right to object to certain types of processing such as direct marketing.

Right to object to automated processing, including profiling – You have the right to be informed about any automated decision-making that may be used and can appeal any decisions made where the decision has a significant legal effect on you.

If we receive a request from you to exercise any of the above rights, we may ask you to verify your identity before acting on the request. This is to ensure that your data is protected and kept secure at all times.

Sharing and Disclosing

As a credit broker we must disclose personal information to lenders and other 3rd parties in order to provide products and services, and to enable you to enter into finance contracts. We only share your information if we are satisfied that our partners or suppliers have sufficient measures in place to protect your information in the same way that we do. As a credit broker we have business relationships with a number of 3rd Party Service providers and Lenders. Our website is also linked to other third-party websites. We are not responsible for their privacy policies or practices.

Quick Car Credit Ltd uses third-parties including, but not limited to, Lenders, Brokers, Warranty Providers, Insurance Companies and the DVLA to provide our services. We have taken appropriate measures to ensure that all third-parties acting on our behalf only process personal data in accordance with our instructions and comply fully with this privacy notice and relevant data protection law. We may need to share your information with these third parties in order to offer our services to you.

We may also share you information with other third parties such as:

- Lenders - See below a list of the lenders we use
- Brokers - See list of the brokers we use
- Identity Verification Provider
- Fraud Prevention Agencies
- Credit Reference Agencies
- Payment Service Providers
- Other third parties necessary to process your application
- Where applicable, The Police or other law enforcement authorities in order to comply with requests for information in relation to investigations and/or breaches



List of Lenders

- Oodle Car Finance
- Blue Motor Finance
- Moneyway
- Marsh Finance
- First Response Finance
- Advantage Finance
- Go Car Credit

List of Brokers

- Bright Car Finance
- Oracle
- DSG Connected Finance

Credit Reference Agencies (CRA)

In processing your application, an initial soft credit search will be carried out to determine the most suitable lender to meet your requirements. However, this search will not impact your credit score. We may share your information with more than one finance provider, which could result in further credit searches being carried out by the chosen lenders.

They may perform credit and identity checks on you with one or more Credit Reference Agencies ("CRAs"), which will result in their search leaving a credit footprint that is visible and potentially influence the credit decision of other organisations that conduct credit searches on you. For further information on Credit Reference Agencies please visit <https://www.fca.org.uk/firms/credit-rating-agencies>

When your information is shared by us or by lender/s with a CRA(s), the CRA may return certain personal information to us. This will include information about your financial situation and financial history. CRAs will supply to both lenders, both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information. This information will be used to:

- Assess your creditworthiness and whether you can afford the loan
- Verify the accuracy of the data you have provided to us
- Prevent criminal activity, fraud and money laundering
- Ensure any offers provided to you are appropriate to your circumstances

The identities of the CRAs, their role 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 are explained in more detail on each of the CRAs websites:

- Equifax <https://www.equifax.co.uk/crain>
- Experian <https://www.experian.co.uk/crain>
- TransUnion <https://www.transunion.co.uk/crain>

When CRA's carry out a full credit search, they will place a search footprint on your credit file that may be seen by other lenders.

Automated Credit Scoring Lenders on our lender panel operate automated credit scoring systems as part of their assessment process. However, your application may also be subject to a manual assessment by a lender's underwriting team. If your application is rejected solely based on a credit scoring system, you can request that your application is manually re-assessed.



Our Cookies Policy

A cookie is a data file placed on a device when it is used to access a service. Cookies or similar technologies may be used for many purposes, including without limitation, remembering you and your preferences, and tracking visits to our website or when accessing our services. Cookies can be disabled or controlled by setting a preference within your web browser or on your device.

If you do not want information to be collected using cookies, you can restrict or limit the use of cookies on your browser or device. If you choose to disable cookies some features of our service may not function.

For detailed guidance on how to control, manage and delete cookies, you are advised to visit <https://www.aboutcookies.org/>

More details on how we use cookies can be found here - <https://www.quickcarcredit.co.uk/cookie-policy.php>

Transfers of Data Outside the UK (if applicable)

Some of our service providers, including payment processors, identity verification solutions or other suppliers may be based outside of the UK, including in jurisdictions which are not recognised as providing for an equivalent level of protection for personal data as is provided for in the UK GDPR. Where we authorise the processing or transfer of your personal data outside of the UK, we will ensure that there are acceptable safeguards in place to comply with our obligations under applicable law governing such transfers.

These may include entering into a contract governing the transfer that contains the 'standard contractual clauses' approved for this purpose. If you would like to receive further details of the measures that we have taken in this regard, please contact our Data Protection Officer.

Implications of Not Providing Your Data

You are not under any statutory or contractual obligation to provide your personal data to Quick Car Credit Ltd, however, as this information is required for our legal obligations, and to be able to process your application, we will not be able to offer our services without it.

How Long We Keep Your Data

Quick Car Credit Ltd only retains personal data for as long as is necessary, and we have strict review and retention policies in place to meet these obligations. We are required under anti-money laundering laws to keep your personal data for a minimum of 5 years after the business relationship ends, after which time it will be destroyed.

Where you have consented to us using your details for direct marketing, we will keep such data until you notify us otherwise and/or withdraw your consent.

Information Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure we have put in place suitable procedures to safeguard and secure the information we collect.

Accessing and Changing Your Personal Information

If for any reason you are concerned that the personal information we hold about you is incorrect, or if you would like your personal information removed from our records please contact us by email at contact@quickcarcredit.co.uk and we will be happy to review, update or remove information as appropriate.



In accordance with the UK General Data Protection Regulation you may request details of personal information we hold about you. Any requests should be made to our Data Protection Officer at rob@quickcarcredit.co.uk or via mail at our registered office

Lodging A Data Complaint

Quick Car Credit Ltd processes your personal data in compliance with this privacy notice and in accordance with relevant data protection law. However, if you wish to raise a complaint regarding the processing of your personal data or if you have any questions about how your personal data is gathered, stored, shared, or used, or to exercise any of your data rights, please contact our Data Protection Officer rob@quickcarcredit.co.uk or via mail at our registered office

If you are unsatisfied with how we have handled your information, you have the right to lodge a complaint with the supervisory authority.

Quick Car Credit Ltd is registered with the Information Commissioner under Ref. ZA079988

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire

SK9 5AF. You can write to the Information Commissioner at the above address, phone the helpline on 03031231113, or connect via a live chat service at [ico.org.uk/live chat](https://ico.org.uk/live-chat). For further information please visit <https://ico.org.uk/make-a-complaint/>