



Forward
Motor Finance

Privacy Policy

Forward Motor Finance Ltd is registered in England and Wales. Company number 13182142. Registered Address: 31 Thorn Fields, Thorngumbald, Hull HU12 9UH. Forward Motor Finance Ltd is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 1031643.

Who Are We?

Forward Motor Finance Ltd, (FRN 1031643) who is authorised and regulated by the Financial Conduct Authority. Our address is Unit 128, Louis Pearlman Centre, 94 Goulton Street, Hull, United Kingdom, HU3 4DL. We are committed to protecting in a lawful, fair and transparent manner any personal information you share with us.

This Notice

This notice explains what types of information we collect from you, how it is used by us, how we share it with others, how you can manage the information we hold and how you can contact us.

The contents of this notice may change from time to time so please check this page occasionally to ensure you are still happy to share your information with us. Where possible, we will also contact you directly to notify you of these changes.

The Information we collect

We collect information about you when you engage with us either through our call centre, our website, other digital platforms or our partners. Some of this information does not identify you personally but provides us with information about how you use our services and engage with us (we use this information to improve our services and make them more useful to you). The information we collect includes some or all of the following:

- Your personal details including name, date of birth, address, employment and contact details.
- Your banking and financial information where you may provide it (including income, expenditure and previous credit history).
- Information about your lifestyle and home ownership.
- Identifiers assigned to your computer or other devices, including your Internet Protocol (IP) address.
- The use of Cookies – Cookies enable us to improve our service. You will have the option to amend your cookie settings and find more information on how to control cookies on our website. (see our Cookie Policy).
- Details of communications between us (for example emails or call recordings).
- Any other information which you may provide to us.

How we use this information and the legal basis for processing

We will only process information that is lawful for the purpose for which it has been collected. The lawful basis of processing will vary depending on the type of service you have requested and we have listed some examples of our processing activities below:

- For Marketing activities.
- Administering your vehicle quotes and policies (as is necessary for performance of a contract between you and us and/or as is necessary for our legitimate interests).



- Carrying out anti-fraud and anti-money laundering checks and verifying your identity (as is necessary for compliance with our legal obligations and/or as is necessary for our legitimate interests).
- Assessing financial risks, including by carrying out credit reference checks and credit scoring assessments, (as is necessary for the performance of a contract between you and us and/or as is necessary for our legitimate interests). A soft credit search will be carried out upon initial application. Should you choose to proceed with a finance agreement, the lender will carry out a hard credit search prior to completing the agreement. Where we have not been able to provide you with a credit approval at the point of application, we may refresh these checks on a periodic basis, for a period of up to 12 months, in the interest of attempting to provide you with an approval.
- Brokering your finance agreement and any related services (as is necessary for the performance of a contract between you and us and/or as is necessary for our legitimate interests).
- Using your payment details to process payments or refunds relating to a service provided by us (as is necessary for the performance of a contract between you and us and/or as is necessary for our legitimate interests).
- Sending you information about your end of contract obligations and how to renew your vehicle hire agreement (as is necessary for compliance with our legal obligations).
- Communicating with you about your quotes and policies including responding to your inquiries (as is necessary for the performance of a contract between you and us and/or as is necessary for our legitimate interests).
- Administering debt recoveries, where you owe us money under a contract or otherwise (as is necessary for the performance of a contract between you and us and/or as is necessary for our legitimate interests).
- Undertaking market research and statistical analysis, including analysing your use of our website. This allows us to develop new, or improve existing, products and services (as is necessary for our legitimate interests).
- Fulfilling our obligations owed to a relevant regulator or authority (as is necessary for compliance with our legal obligations and/or as is necessary for our legitimate interests).

Our "legitimate interests" as referred to in this document include our legitimate business purposes and commercial interests in operating our business in a customer-focused, efficient and sustainable manner, in accordance with all applicable legal and regulatory requirements.

Automated Decisions and Profiling

We will never make automated decisions when processing your data nor will we use profiling techniques.

How do we share this information?

We work closely with third party suppliers who fulfil business activities for us within the UK/EEA only. In these situations we will only share the information that is necessary for the third party to perform the processing activity it was provided for, such as:

- Third party service providers who support the operation of our business, such as IT and marketing suppliers, financial service providers, delivery companies, dealer groups and debt collection agencies (as is necessary for the performance of a contract between you and us and/or as is necessary for our legitimate interests).
- Third party insurance providers (as is necessary for the performance of a contract between you and us and/or as is necessary for our legitimate interests).
- Fraud prevention agencies and associations, (as is necessary for compliance with our legal obligations and/or as is necessary for our legitimate interests).
- Regulators and law enforcement agencies, including the police, the Financial Conduct Authority or any other relevant authority who may have jurisdiction (as is necessary for compliance with our legal obligations).
- Where we have been unsuccessful in securing you a new leased vehicle, we may also share your information with other brokers.
- Some of these third parties may also be considered a data controller in respect of holding your personal data. In these cases, we will provide you with the privacy statements of those parties.

Please see the below privacy notices of the Finance providers who undertake the servicing of our business:

- advantage-finance.co.uk/Information/UseOfYourData
- ammf.co.uk/site-essentials/privacy-policy/
- billingfinance.co.uk/privacy-policy/
- camcofinance.co.uk/privacy-policy/
- euphoriafinance.com/privacy-policy.php
- gocarcredit.co.uk/privacy-notice/
- marshfinance.com/privacy-policy
- oodlecarfinance.com/privacy-policy
- scottmotorfinance.co.uk/privacy-policy

How long do we keep your information for?

We will not hold your personal information for any longer than is necessary. If you are a customer or otherwise have a relationship with us we will hold personal information about you for a longer period than if we have obtained your details in connection with a prospective relationship. In any event, the retention period will be the statutory retention period unless there is a further legal or regulatory requirement to do so.

How can you manage the information we hold about you?

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Under the data protection act you have certain rights in relation to the data we hold about you. Under GDPR these rights are extended and listed below:

- To obtain access to, and copies of, the personal information that we hold about you.
- To require that we cease processing your personal information if the processing is causing you damage or distress.
- To require us not to send you marketing communications.
- To require us to erase your personal information.
- To require us to restrict or object to our data processing activities.
- To receive from us the personal information we hold about you which you have provided to us, in a reasonable format specified by you, including for the purpose of you transmitting that personal information to another data controller.
- To require us to correct the personal information we hold about you if it is incorrect.

Please note that these rights may be limited by data protection legislation, and we may be entitled to refuse requests where exceptions apply.

If you have a complaint regarding any aspect of how we handle your personal information, please write to us at the above address. If you are still not satisfied with the outcome of your complaint, you may write to the Information Commissioner's Office at the following address:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

You can also contact the Information Commissioner's Office using their online form:
<https://ico.org.uk/global/contact-us/email/>

Thank you for taking the time to read this information.