

## Privacy Policy

This Privacy Policy explains how we use the information we collect about you, how you can instruct us if you prefer to limit the use of that information and the procedures we have put in place to safeguard your privacy.

We have a panel of Motor Finance providers available and we may send your data to a number of the lenders on the panel to obtain a credit decision for you. A list of these lender is available on the following link (can we have a link here which bring up a list of our lenders which are as follows: - [Motonovo](#), [Santander](#), [Ratesetter](#), [Paragon](#), [Blue](#), [Oodle](#), [United Trust Bank](#), [PCF Bank](#), [Marsh](#), [Moneyway](#), [Advantage](#), [Specialist Motor Finance](#), [Moneybarn No 1 Ltd](#), [1st Stop](#), [Glenside](#), [Accept Car Credit](#), [Billing](#), [London & Surrey](#), [Zuuma](#) and [Premium Plan](#))

### Who we are

This website is owned and operated by Castle Credit Finance Ltd (Company Number 2974535).

### The information we collect

The information below provides an overview of how we protect your privacy whenever you are on this site. Personal information on the Castle website may be gathered in two ways: Indirectly (for example, through cookies see section "Our Use of Cookies") and/or directly (for example, when you provide information on various response forms). This information includes your internet address so that we can track unique visits to our site for analytic purposes.

We collect information when you choose to submit it to us. Throughout our site, we provide opportunities for you to apply for various products and services for example car data checks and car finance. When we collect this type of information, we will notify you of the reason we are asking for information and how this information will be used. It is completely up to you whether or not you want to provide it.

Third party providers featured on or linked to by our website may collect information. We have no control over this.

### How we use the information

We gather this information to allow us to provide you with a product or service or to enable a third party to provide you with a product or service, to process any applications you make to us or via us to a third party. The relevant information is also used by us, our agents and sub-contractors to communicate with you on any matter relating to the provision of products or services or in general.

We may also use aggregate information and statistics for the purpose of monitoring website usage in order to help us develop the website and our services and may provide such aggregate information to third parties such as advertisers to enable them to assess the

value of advertising on our website. The statistics will not include information that can be used to identify any individual.

We may also wish to provide you with information about special features on our website or any other service or product we think may be of interest to you. If you would rather not receive this information, please [contact us here](#).

### **Your information shared**

Information about our customers is an important part of our business and we are not in a business of selling it to others. We share customer information only as described below.

### **Businesses we do not control**

Our website features the products and services of third party providers. Where a service is to be provided by a third party, for example our motor loan, warranties, insurance, car data check and value of your car, your information will be shared with that third party for purposes of delivering that service to you. You will be able to tell when a third party is involved in your transactions and when your customer information is shared before you submit any information, you will be notified and then it is up to you whether or not you want to provide it.

Where you purchase products or services or provide information or access another website through our website, use of any information collected is subject to the privacy policy of the operator of the site you are visiting or the provider of such products or services. We are not responsible for the data protection practices of those other sites. This privacy policy applies solely to information collected on this website. We encourage our users to read the privacy policies of each and every website that collects personally identifiable information. That privacy policy may differ from ours. If you cannot find the privacy policy and require more information, please contact the provider directly.

### **Sale of Business**

The business is sold or integrated with another business, your details may be disclosed to our advisers and any prospective purchasers and their advisers and will be passed on to the new owners of the business.

### **Others**

We may share your information where required in compliance with law or to protect the safety of our site.

### **Details of the Processing**

Upon receipt of your application we will process your information in accordance with GDPR regulations. We will process this personal data for the duration of the agreement unless otherwise agreed upon in writing. Personal data includes information such as Gender, name, date of birth, address, prior address, E-mail address, telephone numbers, employment and bank details. This information will also include those of any guarantor or joint hirer.

### **Data retention and deletion**

Your personal details will be held for no longer than 1 year post our legal requirements upon which time all personal data will be deleted. If your application is declined, pending further information, approved or if you decided not to take us up on our finance offer then your data will be stored for 6 years + up to one year. For any applications which have been processed into a live finance agreement we will keep your data stored for 6 years after your final instalment date. Deletion of personal data will achieve a state whereby the data cannot be used to identify an individual on its own or in combination with any other data sets. If you wish to exercise your right to be forgotten prior to this then please contact us by e-mail at [info@castlecreditfinance.co.uk](mailto:info@castlecreditfinance.co.uk) and we will conduct further investigations into the request.

### **Credit Reference Agency Information Notice (CRAIN)**

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies (“CRAs”).

To do this, we will supply your personal information, via a service provider, to credit reference agencies (CRAs) who will provide back to that service provider personal information. This will include information about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- 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.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

The identities of the CRAs, their role also 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 with the CRAs are explained in more detail at each of the three CRAs websites – clicking on any of these three links will take you to the same CRAIN document:

- Callcredit [[www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)]
- Equifax [[www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)]
- Experian [[www.experian.co.uk/crain](http://www.experian.co.uk/crain)]

## **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 we protect your information**

The internet is not a secure medium. We take appropriate steps to maintain the security of your personal data wherever it may be in Castle Credit Finance Limited. The open nature of the Internet is such that data may flow over networks without security measures and may be accessed and used by people other than those for whom the data is intended. However, we aim to apply appropriate levels of security at all times. How can you access your information?

You are entitled to know whether we hold information about you and, if we do, you are entitled to have access to that information and require it to be corrected if it is inaccurate. You can do this by [contacting us here](#).

Castle Credit Finance Limited does not knowingly collect data nor market to children anywhere.

## **Your consent**

By submitting your information, you consent to the use of that information as set out in this policy. If we change our privacy policy we will post the changes on this page, and may place notices on other pages of the website so that you may be aware of the information we collect and how to use it at all times. We will also e-mail you should we make any changes so that you may consent to our use of your information in that way. Continued use of this service will signify that you agree to any such changes.

## **How to contact us**

We welcome your views about our website and our privacy policy. If you would like to contact us with any queries or comments please [contact us here](#).

## **Marketing Preferences**

Castle Credit Finance Ltd do not contact our customers with any direct marketing about any other services or products available.