



Data Protection Statement

Introduction

Volvo Car Financial Services UK Ltd and Santander Consumer (UK) Plc ("**SCUK**") are joint data controllers of your personal data. This means that Volvo Car Financial Services UK Ltd and SCUK jointly decide the purposes and means of the processing of your information. References to "**we**", "**our**" and "**us**" in this statement are references to Volvo Car Financial Services UK Ltd and SCUK as joint data controllers, unless the context otherwise permits.

You can contact Volvo Car Financial Services UK Ltd Data Protection Officer by writing to DPO@vcfsuk.com. Please note that, where necessary, we will pass your query to SCUK, who will contact you about your query, or we may refer you directly to SCUK's Data Protection Officer or customer services department, as appropriate.

This data protection statement explains how we will use the personal data that you provide to us (referred to in this policy as your "**information**"). Please read this statement carefully

Information we will collect about you

We will use your information to identify you and enable you to discuss the account with us. The personal data we use may include:

- Full name and personal details including contact information (e.g. home address, email address, home and mobile telephone numbers);
- Date of birth and/or age and;
- Your relationship to the agreement holder.

We may record calls, emails or other communications in relation to your dealings with us as permitted legally.

Use of your information

Information about you is required in order to carry out the **contractual requirements** between the account holder and Volvo Car Financial Services UK Ltd. This includes updating our records and tracing your whereabouts to contact you about the agreement. We may sometimes need to disclose your personal data because of a **legal or regulatory responsibility**, or where we have your **consent**.

If you give us your consent you are free at any time to change your mind. We will confirm where the provision of any personal data is optional, including if we ask for your consent to process it. In all other cases your personal data must be provided so we discuss the agreement with you. We will not collect any personal data from you that we do not need.

We will also process your personal data for our own **legitimate interests** or those of other persons and organisations. We will do this for the purposes of:

- Good governance, accounting, and managing and auditing our business operations; and
- To monitor emails, calls, other communications, and activities relating to your dealings with us.

Disclosure to and use by third parties

Subject to applicable data protection law we may share your personal data with:

- The Santander group of companies*, our associated companies in which we have shareholdings, and with sub-contractors and other companies or persons acting on our behalf;
- Our legal and other professional advisors, including our auditors and probate specialists;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies where necessary when we register you as a legal representative and/or owner as part of the ongoing agreement or service management;
- Government bodies, regulators, agencies and courts in the UK and overseas to comply with legal requirements, for the administration of justice, and to protect the security or integrity of our business operations (including disclosing your personal information to tax authorities in

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other countries, or with HMRC who may share the information with the other tax authorities if we believe that you may have tax obligations in another country);

- Other parties connected with the agreement, for example guarantors; sharing information in such circumstances with other people named on the application may be necessary;
- Market research organisations to assist us in improving our products or services;
- Third parties acting on our behalf, such as back-up and server hosting providers, IT software and maintenance providers and their agents.;
- If we or the Santander group* undergoes a group reorganisation or is sold to a third party, your personal information provided to us may be transferred to that reorganised entity or third party and used for the purposes highlighted in this data protection statement.
- Anyone else where we have your consent or as required by law.

Retention of your information

We will hold your information for 7 years from the date at which the deceased customer's agreement is closed, or as long as necessary thereafter to deal with any queries you may have.

We may hold your information for a longer or shorter period from that described above where:

- the law requires us to hold your personal information for a longer period, or delete it sooner;
- you exercise your right to have the information erased (where it applies) and we do not need to hold it in connection with any of the reasons permitted or required under the law; and
- in limited cases, the law permits us to keep your personal information indefinitely provided we put certain protections in place.

Transfers to third countries/where we store your information

We store your information on servers located within the European Economic Area (EEA). The third parties listed under 'Disclosure to and use by third parties' may be located outside of the EEA or they may transfer your information outside of the EEA. Those countries may not have the same standards of data protection and privacy laws as in the UK. Whenever we transfer your information outside of the EEA, we impose contractual obligations on the recipients of that information to protect your personal data to the standard required in the UK. We may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing. Any third parties transferring your information outside of the EEA must also have in place appropriate safeguards as required under data protection law.

Your rights

You have the following rights (which may not always apply or be subject to certain circumstances):

- to **be informed** about the processing of your information (this is what this statement sets out to do);
- to have your information **corrected if it's inaccurate** and to have **incomplete information completed**;
- to **object to processing** of your information;
- to **restrict processing** of your information;
- to have your information **erased**;
- to **request access** to your information and information about how we process it;
- to **move, copy or transfer** your information ("*data portability*"); and
- rights relating to **automated decision making**, including profiling.

We may update the data protection statement from time to time. When we change the data protection statement in a material way, a notice will be displayed on our website along with the updated data protection statement.

More information on your data subject rights, how to exercise these rights and all other information contained within this data protection statement, can be found in the 'Using my information' booklet

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available at www.vcfsuk.co.uk/volvo/your-data/. Alternatively, you can request a copy via email from customerservices@vcfsuk.co.uk or call our customer services team on 0800 085 1541.

We encourage you to contact us before making any complaint and we will seek to resolve any issues or concerns you may have. You can also contact our DPO with any data protection concerns. You have the right to complain to the Information Commissioner's Office where your data has or is being used in a way that you believe does not comply with data protection laws.

***Group companies**

Our group of companies includes but is not limited to Volvo Car UK Limited, Banco Santander S.A., SCF Madrid, S.A.; Santander UK Group Holdings plc, Santander UK plc, Santander UK, Santander Consumer (UK) plc trading as Santander Consumer Finance ; Santander Insurance Services UK Ltd.