

Data Protection Statement

Introduction

Volvo Car Financial Services UK Limited (“VCFSUK”), and Santander Consumer (UK) Plc (“SCUK”) are joint data controllers of your personal data. This means that **VCFSUK** 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 **VCFSUK** and **SCUK** as joint data controllers, unless the context otherwise permits.

You can contact the VCFSUK Data Protection Officer by email to DPO@vcfsuk.com or by writing to The Data Protection Officer, Volvo Car Financial Services UK Limited, Scandinavia House, Norrey’s Drive, Maidenhead, Berkshire SL6 4FL. Please note that, where necessary, we will pass your query to SCUK, who will contact you.

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

VCFSUK have an agreement with a VCFSUK customer who has appointed you to be an authorised third-party representative or guarantor in respect of their agreement with VCFSUK.

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

Type of Data	Example
Identity information	Full name, age, date of birth, marital status, your relationship to the agreement holder
Contact details	Home address, e-mail address, telephone number, mobile number

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

Use of your information

We can only use your personal data if we have a lawful reason for doing so. This is called a “legal basis”. The purposes for which we use your information and the legal bases under data protection laws on which we rely as follows (as relevant):

LEGAL BASES	Some situations when we’ll rely on it
CONTRACTUAL REQUIRMENTS	Information about you is required to process your request to be added as an authorised third party/next of kin on the customer’s agreement, in order to carry out the contractual requirements between the customer and VCFSUK. This includes updating our records and tracing your whereabouts to contact you about the customer’s agreement where necessary (e.g. where you have logged a complaint on the customer’s behalf). We may sometimes need to disclose your personal data because of a legal or regulatory responsibility , or where we have your consent .
LEGITIMATE INTEREST	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: <ul style="list-style-type: none"> • 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.

V O L V O

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 can process your notification. We will not collect any personal data from you that we do not need in order to process your notification.
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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*, and with sub-contractors and other companies or persons acting on our behalf;
- Our legal and other professional advisors, including our auditors;
- Financial Crime and 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 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 we may need to in the following situations:
 - **In an emergency or to protect your vital interests.**
 - **To protect the security or integrity of our business operations.** For example, if someone tried to hack our systems, we might need to share information about you with third parties to help us respond to this.
 - **To comply with law**

Retention of your information

We will hold your information for 10 years from the date at which the 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 United Kingdom (UK) and European Economic Area (EEA).

What is the EEA?

It contains all the countries of the European Union plus Iceland, Norway and Liechtenstein.

The third parties listed under 'Disclosure to and use by third parties' may be located outside of the UK or the EEA, or they may transfer your information outside of the UK and the EEA. The UK and countries within the EEA apply similar standards to protect your data, but other countries may not.

If we transfer your data to someone outside of the UK or EEA, we'll take extra steps to protect it.

What extra steps will we take?

We'll check if the country has an adequate level of protection for your data. If it doesn't, we'll make sure the person we transfer your data to has agreed to protect your data in a similar way. They may do this either as part of a scheme approved by the Government or we may ask them to sign a contract with us.

Any third parties transferring your information outside of the UK or EEA must also have in place appropriate safeguards as required under data protection law.

Your rights

You have various rights under the law over the personal data we hold about you (which may not always apply or be subject to certain circumstances). Here's a summary in the table below:

You have the right to:	What you should know
Be informed about how we use your data	That's why we explain how we use your data in this statement.
Have access to your data	You can ask us for a free copy of the personal data we hold about you and information about how we process it.
Have your data changed	If the data we hold about you isn't correct or complete, you can ask us to correct it or add information so that it's complete. We'll let you know when we've done this. We may refuse your request in some situations –we will let you know, and why, if that happens.
Have your data deleted (some people call this the right to be forgotten)	You can ask us to delete your data, but we won't always do so, for example, we might need to keep it for legal reasons. If we aren't going to delete your data, we will let you know why.
Object to how we use your data	You can ask us to stop using your data for certain purposes. If we use your data for some things, like direct marketing, we'll always stop. But, in other situations, we don't always need to or we may refuse. If that's the case, we'll let you know.
Restrict how we process your data	You can ask us to limit how we use your data. You may, for example, want us to do this if the data we hold about you is not correct or complete. We won't always be able to limit how we use your data. For example, if we need to use it for legal reasons. If we refuse to limit how we use your data, we'll let you know why.
Move, copy or transfer your data ("data portability")	You can ask us for a copy of your personal data in a format that allows you to move it somewhere else. You can also ask us to send it to someone else.

Challenge an automated decision	If we make an automated decision, you can ask for information about how we make the decision and ask for an individual to make it instead.
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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 available at <https://www.vcfsuk.co.uk/your-data/>. Alternatively, you can request a copy via email from DPO@vcfsuk.com or call our customer services team on 0800 085 1541.

If you're not happy with how we use your data

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

The Santander group of companies includes but is not limited to Banco Santander S.A., Santander Consumer Finance S.A.; Santander UK Group Holdings plc, Santander UK plc.; Santander Insurance Services UK Ltd.