

## PRIVACY POLICY

Moorland Asset Finance is committed to protecting and respecting your personal information. This statement outlines the type of information we collect from you, how we use it, how we share it, how you can manage your information, and how to contact us. Please note that the contents of this statement may change, so we recommend checking this page periodically to ensure your continued consent. We will also inform you directly of any significant changes wherever possible.

### Information We Collect

We collect information from you when you interact with us through our call centre, website, digital platforms or partners. Some of this information does not personally identify you but helps us to understand how you use our services and engage with us (we use this information to improve and enhance our services for your benefit). The information we collect may include:

- Personal details such as your name, date of birth, address, employment information and contact details.
- Banking and financial information you provide including income, expenditure and previous credit history.
- Information about your lifestyle and home ownership.
- Identifiers assigned to your devices, including your Internet Protocol (IP) address.
- Cookie Information (refer to Cookie Policy).
- Details of communications between us, such as emails or call recordings.
- Any other information you provide to us.

### How We Use Your Information and the Legal Basis for Processing

We will only process information that is necessary for the specific purpose it was collected. The legal basis for processing will depend upon the type of service you have requested. Here are some examples of our processing activities.

- Administering your vehicle quotes and policies (necessary for fulfilling a contract between you and us and/ or our legitimate interests).
- Conducting Anti-Fraud and Anti-money Laundering checks and verifying your identity (necessary for complying with legal obligations and/or our legitimate interests).
- Assessing financial risks, including credit reference checks and credit scoring assessments (necessary for fulfilling a contract between you and us and/ or our legitimate interests).
- Brokering your finance application and related services (necessary for fulfilling a contract between you and us and/ or our legitimate interests). Using your payment details to process payments or refunds for services provided by us (necessary for fulfilling a contract between you and us and/ or our legitimate interests).
- Sending your information regarding your end-of-contract obligations and vehicle hire agreement renewal (necessary for compliance with our legal obligations)

- Communicating with you about your quotes and policies, including responding to your inquiries (necessary for fulfilling a contract between you and us and/ or our legitimate interests).
- Administering debt recoveries if you owe us money under a contract or otherwise (necessary for fulfilling a contract between you and us and/ or our legitimate interests).
- Undertaking market research and statistical analysis, including analysing your website usage, to develop or improve products and services (necessary for our legitimate interests).
- Fulfilling obligations to relevant regulators or authorities (necessary for compliance with our legal obligations and/ or our legitimate interests).

Our 'Legitimate Interests' mentioned in this document include our valid business purposes and commercial interests in operating our customer-focussed, efficient and sustainable business in accordance with all applicable legal and regulatory requirements.

#### Automated Decisions and Profiling

We do not make automated decisions or use profiling techniques when using your data.

#### How We Share Your Information

We do not sell your information to third parties, but we collaborate with third-party suppliers who assist us in conducting business activities. In such cases we only share the necessary information for the third party to perform the intended processing activity, including:

- Third party service providers supporting our business operations, such as IT and marketing suppliers, financial service providers, delivery companies, dealer groups and debt collection agencies (necessary for fulfilling a contract between you and us and/ or our legitimate interests).
- Third party insurance providers (necessary for fulfilling a contract between you and us and/ or our legitimate interests).
- Fraud prevention agencies and associations (necessary for compliance with our legal obligations and/ or our legitimate interests).
- Regulators and Law Enforcement Agencies, including the Police, Financial Conduct Authority, and other relevant authorities with jurisdiction (necessary for compliance with our legal obligations).

Some of these third parties may also act as data controllers for holding your personal data. In such cases, we will provide you with the privacy policies for those parties.

#### Data Retention

We will retain your personal information only for as long as necessary. If you are a customer or have an existing relationship with us, we will retain your information for a longer period compared to obtaining your details for a prospective relationship. The retention period will generally comply with statutory requirements unless there are additional legal or regulatory obligations.

## Managing Your Information

Under data protection laws, you have certain rights regarding the information we hold about you. The General Data Protection Regulation (GDPR) extends these rights, which are listed below.

- The right to access and obtain copies of your personal information held by us.
- The right to request that we stop processing your personal information if it causing you harm or distress.
- The right to opt-out of marketing communications from us.
- The right to request the erasure of your personal information.
- The right to request restrictions on or object to our data processing activities.
- The right to receive your personal information, which you have provided to us, in a reasonable and specified format for transmitting to another data controller.
- The right to request corrections to any inaccurate personal information we hold about you.

Please note these rights may be subject to limitations imposed by data protection legislation and therefore there may be exceptions where we are entitled to refuse certain requests.

If you have any complaints regarding how we handle your personal information, please write to us at the address provide on the website. If you are still unsatisfied with the resolution of your complaint you have the option to contact the Information Commissioner's Office at <https://ico.org.uk/>