

Tom Gallagher Group Ltd T/A M4 Van Centre

GDPR

M4 VAN CENTRE, MARLBOROUGH ROAD, SWINDON

SN36AA



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)
- 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 necessary for the purpose for which it has been collected. The legal basis of processing will vary depending the type of service you have requested and we have listed some examples of our processing activities below;

- 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);
- Broking 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);

Communicating with you about your quotes and policies including responding to your enquiries (as is necessary for the performance of a contract between you and us and/or 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.

How do we share this information?

We do not sell your information to third parties, but we do work closely with third party suppliers who fulfil business activities for us. 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).

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.

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?

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; and
- 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/>