

Our Privacy Promise

At Go Car Credit, we understand the importance of looking after you, our customer, and the information you have entrusted to us. Our promise to you is that:

- We will keep your personal information safe and secure.
- We will be open and transparent with you about how we use, process and share your personal information.
- We will never send your personal information to third parties without your consent, unless we have a legitimate legal reason for doing so.

Who are Go Car Credit and how can I find out more about how you use my information?

Go Car Credit, is made up of two legal entities, Go Car Credit Limited and its subsidiary, GCC Funding (CT) Limited. Any lending agreement you enter into will be with Go Car Credit Limited.

Go Car Credit has its own car dealership trading under the name The World of Cars. The World of Cars act as a Credit Broker to GCC and other funders, and is able to offer a range of credit products to aid you in purchasing a vehicle from their forecourt.

Go Car Credit also operate under the name GCC Servicing, operating an outsourcing business that provides debt collection and servicing. If your debt is being serviced by GCC Servicing, and you would like to know more about how your personal information is being used, please click [here](#).

Go Car Credit is Authorised and Regulated by the Financial Conduct Authority, our Firm Reference Number is 727117. You can find out more about us on our website www.gocarcredit.co.uk, including how we use your information in our Privacy Notice. Go Car Credit is Authorised and Regulated by the Financial Conduct Authority, our Firm Reference Number is 727117. You can find out more about us on our website www.gocarcredit.co.uk, including how we use your information in our Privacy Notice.

What personal information do you collect about me and how do you use it?

During your application for car finance with us, we ask for personal information about you, including your name, date of birth and address history. As a finance company, to help us consider your application for car finance, we will also ask for additional information about your employment and financial circumstances such as your income and outgoings.

If you are approved and proceed to take out finance with us the types of personal information we collect may change. If you would like more in depth information about the type of information we ask for please click on the links below:

>>Cash purchases from The World of Cars

We will ask for personal information to process the sale of the vehicle to you. This includes:

- Personal information identifying you – your name and date of birth.
- Contact information – your address, telephone numbers and your email address.
- Consent Information – Any permissions, consents or preferences you make us aware of. This includes information regarding how we contact you for marketing purposes.

Payment information – If paying via a debit or credit card we will process your card payment via our card merchant. We do not store your card information for one off payments.

>>When applying for car finance

We will ask for personal information that enables us to conduct a credit reference check and setting up and managing your loan agreement. We will collect:

- Personal information identifying you – Such as your name and date of birth.
- Contact information – Such as your address, telephone numbers and your email address.
- Employment information – Such as your employment status and employment history.
- Financial Information – Your income, payment frequency, bank details and regular expenditure to enable us to assess your ability to afford the car finance repayments.
- Locational information – such as the IP address of your personal device used to view our website and apply online.
- Consent Information – Any permissions, consents or preferences you make us aware of. This includes information regarding how we contact you for marketing purposes.
- Proof of identification – If we are unable to prove your identity via our electronic checks, we will ask you to provide proof of identity. We also conduct Fraud Prevention checks to aid us in confirming your identity and to help us protect both you and us from potential fraud.
- Credit History – We perform Credit Reference checks. The checks provide us with information about your current credit commitments and your financial history. To find out more about how we and credit reference agencies use your data please see the section titled "Credit Reference Agencies (CRAs)."
- Driving offence and penalty points – With your permission, we, or an authorised representative, will request information from the DVLA to confirm you have a valid driving license, and whether you have any driving offences that need to be considered to ensure you are in a position to afford the insurance for your new vehicle. We will ask you for consent to conduct this check. For more information please click here. We will be unable to progress a credit applications without this check.

>>During your agreement with us

During the life of your agreement, we will collect additional personal information about you including:

- Transaction information – We will keep a record of your repayments, including the date payment has been made and the total paid per instalment.
- Communications from you – We will learn about changes to your personal information and circumstances based on any communication you make with us. This may include new contact details, changes of name, and recording changes of circumstances via emails, phone calls, text messages, social media and customer surveys. Copies of communications with you and recordings of any telephone conversations will be stored on our systems.
- Information we receive about you from approved companies – We outsource certain aspects of our business to approved companies. As they act on our behalf, they may provide us with information about you to aid us in managing your account. For more information about the firms we work with, please see "Who do you share my personal information with."
- Sensitive information about you – Should you have a change in circumstance we may ask you to provide us with additional information to aid us in managing your account. This could include information about your mental and physical health. Where we believe there is a benefit to capture this information, we will inform you why it would be appropriate for us to

hold it, including any pros or cons. We will request explicit consent from you to store and use this information.

- Payment information – If paying via a debit card we will process your card payment via our card merchant. We do not store your card information for one off payments.

>>If your account enters arrears

Should we fail to establish contact with you we will share personal information, including your name, address and telephone numbers, with approved companies to aid us to reconnect with you. The approved companies will verify the information we provide and may provide us with new address and telephone information to attempt contact with you. We may also receive information about your credit status, including changes in your credit circumstance. Should we be unable to reconnect with you, and choose to repossess your vehicle in accordance with current UK legislation, we will also pass on some of your personal information to repossession agents to enable them to collect the vehicle.

Should you fall into arrears we offer payment plans that can be set up to be automatically debit your bank account via a continuous payment authority (CPA). We will ask you to provide you card number, expiry date, name and 3 digit security number. We do not store this information, instead we convert it into a unique token that cannot be used by anyone other than Go Car Credit to debit the repayments we agree with you.

>>Information from your Payment Reminder System

- Locational information – As part of your contract we install a Payment Reminder System, which can track the vehicles location when there is a legitimate business interest for us to do so. To find out more about legitimate interests please see "How does the law protect me."

Who do you share my personal information with?

During the life of your agreement with us, we share your personal information with approved companies for several different reasons. We only share your information with companies approved by us, ensuring we act as responsible information controllers. We have contracts in place with all our approved companies and suppliers that detail how they can use and retain the personal information we provide them about you. We will never share your personal information without notifying you via our privacy notice, or if required to by law or a legitimate business interest. We will never share your personal information for marketing purposes without your consent. Please see the FAQ "What information do you collect about me?" which details the personal information we collect and may ultimately share with approved companies.

>>When applying for car finance

We will share your personal information with:

- Organisations who introduce you to us – Should you come through a credit broker, price comparison website, or any other type of credit introducer we may need to share your details with them, whether you were approved for finance and went on to take out a finance agreement with us.
- Approved Car Dealerships – If you require help finding a vehicle to finance, we will pass information about you to one of our approved dealers to provide assistance. We will give

them some basic information to contact you and discuss any available options. We will inform you about the car dealer and request your permission to share your personal information before doing so.

- Credit Reference and Fraud Prevention Agencies – We share your information with these agencies to aid us in making credit decisions. For more information about how we interact with Credit Reference Agencies click here.
- Payment Reminder System (PRS) agents – If you enter into a Hire Purchase Agreement with Go Car Credit, as part of your terms and conditions you will need to have a PRS device installed. We may need to pass approved device fitters personal information in order to fit your PRS at your car dealership, your home or at an agreed location.
- Warranty Companies – If purchasing a car from The World of Cars, we may include a warranty, provided by Autoprotect or 5 Star(supported by the AA), to aid in the repair of any potential faults for a fixed period. If a warranty is provided we will share some of your personal information to enable Autoprotect or 5 Star to set up your warranty cover and manage any claim you may make. For more information on how Autoprotect or 5 Star (supported by the AA) use your information follow the links below:
- www.autoprotect.co.uk/warranty
- <http://www.aawarranty.co.uk/> DVLA – With your consent, we will share your information with the DVLA in order to confirm that you have a valid driving licence. For more information about this check please click here
- Finance Companies – If purchasing a vehicle through The World of Cars, we will share your information with companies on our approved list of finance providers to aid them in making a decision to provide you with finance. You can find out more about how these companies use the information we share by viewing their Privacy Notice. A link is provided below for each of the firms we share data with:

o Luv Financial Solutions – <https://www.luvcarloans.co.uk/privacy>

>>During your agreement with us

- Credit Reference Agencies – We will update them with information regarding the performance of your loan with us. This includes the balance owed, repayments made and any update to personal information such as your name and address. For more information about how we interact with Credit Reference Agencies click here.
- Companies that you request us to transfer your information to.
- Companies that aid in us managing your account.
- Market research companies – These are companies that aid us in obtaining new customers through segmentation and profiling. We anonymise all personal information before sharing it with our approved panel of market research companies, ensuring you cannot be identified by these third parties.
- Payment Reminder System (PRS) agents – If there is a fault with your PRS, we will pass your personal information to one of our PRS agents to meet you and repair the fault. We also share personal information, including your surname and car registration, to set up your PRS account so we can monitor the vehicle. For more information on the PRS device, please click here.

>>If your account enters arrears

Should you fail to make your repayments on time and in full, and fail to contact us, either directly or via our communications to you, we will use 3rd parties such as:

- Tracing agents – Should we receive no contact from you, we will provide information to tracing agents to help us to reconnect with you. We will pass on personal information about you to establish if your contact information has changed.
- Field agent firms – We will pass on personal information about you to enable field agents to attempt to reconnect with you.
- Repossession firms – Should we be unable to come to an arrangement with you to repay your outstanding balance, we reserve the right to repossess the vehicle in line with relevant consumer credit legislation.
- Debt Collection Agencies – We may pass your personal information, to a Debt Collection Company for the purpose of collecting any unpaid amounts on your account on our behalf. We also reserve the right to sell your agreement to another authorised firm and we will provide them with the necessary information required to service your debt.
- Solicitors – Should we be unable to agree the return of your car based on regulations and how much you have paid, we reserve the right to pass on your details to a solicitor to proceed with court action to recover the vehicle and/or any outstanding balance. We are currently represented by Shoosmiths LLP. If you would like to know more about how they use the data we share, please click [here](#).

>>Legal requirements

To satisfy our legal requirements we will share your personal information with the following agencies if there is a legal reason for us to comply:

- HM Revenue and Customs.
- The Financial Conduct Authority, Information Commissioners Office and other regulatory authorities.
- Independent complaint resolution services such as The Financial Ombudsman Service.
- Fraud agencies such as the National Crime Agency, Police and Action Fraud.
- Other 3rd parties such as The Department Work and Pensions, Local councils where car fines have been issued and DVLA
- Parties that have a vested interest in your account, such as loan funders who enable the firm to lend.

>>Other ways in which we may share your personal information

We may also share your personal information if Go Car Credit chooses to alter the way its business is structured in the future.

We may choose to sell, transfer, or merge parts of our business, or our assets. Or we may seek to acquire other businesses or merge with them.

- During any such process, we may share your personal information with other approved companies. We'll only do this if they agree to keep your personal information safe and private.
- If a change to Go Car Credit happens, then other parties may use your personal information in the same way as set out in this notice.

How does the Payment Reminder System (PRS) work and what information does it capture?

The Payment Reminder System (PRS) is fitted to the vehicle as part of the terms of the agreement. If a payment from you is late or not made for whatever reason then the system is designed to remind you that the payment has become due, and may interrupt the usage of the vehicle if not rectified

(following the expiry of any notices that we are required to send you by law). Should we be unable to contact you, the vehicle can be remotely located using the PRS devices GPS feature.

>>Vehicle data

The system includes a GPS location function. The GPS feature is activated from the outset of the agreement. This data will be used to locate the vehicle in the event of Go Car Credit Limited, or one of its trading styles, needing to recover the vehicle due to breach of the agreement terms. The device also collects a range of data about the vehicle which may be used to service your account.

>>Use of PRS data

The data provided by the vehicle/PRS device is considered personal to you and will only be processed in accordance with relevant Data Protection legislation. The data will also be processed and may be passed to agents acting on behalf of Go Car Credit Limited, or one of its trading styles, and used to locate the vehicle following a request from the police, other relevant authorities or insurance companies.

>>How do we use locational information

All PRS devices are equipped with a tracking feature that will notify us of the vehicles at varying times. Access to this information is limited to key personnel within our business and we will only use the data should your car need to be repossessed or in the event of a request from law enforcement agencies.

The insertion of a PRS device is a requirement under your contract with us, and our monitoring of your vehicles position is for our own legitimate business interest.

How does the law protect me?

As well as our Privacy Promise, your privacy is protected by law. This section explains how that works.

Personal information protection requirements

Data protection legislation states that we are allowed to use personal information only if we have a proper reason to do so. This includes sharing it outside Go Car Credit. The law says we must use one or more of these reasons:

- To fulfil a contract we have with you, or
- When it is our legal duty, or
- When it is in our legitimate business interest, or
- When you consent to it.

For more information on how we share your information please click [here](#).

Explanation of a legitimate business interest

A legitimate business interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

Here is a list of all the ways that we may use your personal information, and which of the reasons we rely on to do so. This is also where we tell you what our legitimate interests are.

>>Requesting your consent

Activities

- To carry out marketing activities and send you marketing communications.
- When we ask you to allow us to share your information – for example with approved car dealerships or firms acting on your behalf.
- When processing any sensitive personal information about you.
- To confirm you hold a valid driving license we will ask for your consent to contact the DVLA. In order to see your licence on the DVLA website we will ask you to choose between one of the below methods:
 - Giving us consent to contact the DVLA directly on your behalf (for more information on how this works, please click here)
 - Giving us consent by you providing us with a DVLA code to view your license

You can withdraw your consent at any time in the process. Please be aware that should you withdraw your consent, or do not consent to us performing this check, we will be unable to complete your loan application.

- You can change/withdraw your consent at any time. For more information please contact us.

>> Fulfilling your contract

Activities

- Delivery of our product in line with your contract.
- Providing guidance on how best to manage your account.
- To make and manage payments made to us.
- To manage fees, charges, and interest due on your loan agreement.
- To trace your whereabouts and contact you about your account. For more information please click here.
- To collect and recover money that is owed to us.
- To collect or recover the vehicle.
- To exercise our rights as set out in your loan agreement.

>>Our legal duty

Activities

- To ensure any offer made is in your best interests, as required by Financial Conduct Regulators. Specifically, that the agreement is legally enforceable, adequately explained to you and is affordable for you to repay.
- To detect, investigate, report, and seek to prevent financial crime.
- To obey laws and regulations that apply to us.
- To respond to complaints and seek to resolve them as required by Financial Conduct Regulators.

>>Our legitimate business interests

Customer & business focused activities

- To manage our relationship with you.
- To monitor emails, calls, other communications and activities on your agreement to ensure we treat you fairly.
- To develop new ways to meet our customers' needs and to grow our business.
- To develop and manage our brands, products and services.
- To test new products
- To develop and carry out marketing and communication strategies.
- To contact you towards the end of your agreement to make you aware of future products and services that may be relevant to you.
- To study how our customers, use our products.
- To protect our customers and ourselves from fraud.
- To manage how we work with other companies that provide services to us and our customers.
- To manage risk for us and our customers.
- To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audit.
- To monitoring communications with you.
- To monitor the location of your vehicle

Legitimate Interest

- Keeping our records up to date, working out which of our products and services may interest you and telling you about them.
- Reviewing communications between you and us to ensure you are receiving the correct information from us to make informed decision about your agreement.
- To aid in the development and coaching of our employees.
- Developing products and services, and what we charge for them.
- Defining types of customers who are our appropriate users of any product we create or launch.
- Defining types of customers for new products.
- Seeking your consent when we need it to contact you.
- Ensuring you are aware of any product or service we provide that you may like to consider.
- We will not require your consent to contact you for this specific business interest.
- Being efficient about how we fulfil our legal duties.
- To ensure we only lend to legitimate customers.
- Being efficient about how we fulfil our legal and contractual duties.
- Developing and improving how we deal with financial crime, and other business and regulatory risks as well as doing our legal duties in this respect.
- Complying with regulations that apply to us.
- Being efficient about how we fulfil our legal and contractual duties.
- Training and monitoring purposes.
- Assessing our ability to treat customers fairly.
- In line with your contract with us, should your account go into arrears we will monitor

<ul style="list-style-type: none"> • For the establishment and defence of legal rights. • To anonymise personal information for various legitimate business needs. 	<p>the location of the vehicle via the PRS installed in your car. For more information, click here</p> <ul style="list-style-type: none"> • To aid us in recovering your vehicle when required. • In the event of legal proceeding, we will use the information available to us, including personal information, to aid us in building or defending a legal case. • We anonymise personal information to ensure our customers are not personally identifiable to the users of that information. • Anonymised personal information is used for a variety of different reasons, for example marketing strategies and customer segmentation and profiling. • This ensures that the information provided cannot be linked back to a specific individual.
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You have the right to object to any data we process via a legitimate interest. For more information please click [here](#).

Do you use my information to make automated decisions?

We use systems to make certain automated decisions based on personal information we have or are allowed to collect from others and about you. This helps us to make sure our decisions are quick, fair, efficient and correct, based on what we know. These automated decisions can affect the products, services or features we may offer you now or in the future, or the price that we charge you for them.

All of our automated loan decisions are reviewed by one of our underwriting team to ensure our automated decisions are fairly assessed before issuing a final loan decision. You can ask for your application to be reviewed by a second underwriter if you feel the decision is unfair or incorrect.

Here are the types of automated decisions we make:

>>Detecting fraud

We use your personal information to help decide if your account is linked to fraud or money-laundering. If we think there is a risk of fraud, we will conduct an investigation and pass on key information to fraud prevention agencies.

>>Approving your loan

We use a system to decide whether to lend money to you. This is called credit scoring. It uses past information to assess how you're likely to act while paying back any money you borrow. This includes personal information about similar accounts you may have had before.

Credit scoring uses personal information from three sources:

- Your application form.
- Credit reference agencies.
- Information we receive from approved companies.

It gives an overall assessment based on this. We use this to help us make responsible lending decisions that are fair and informed.

Credit scoring methods are tested regularly to make sure they are fair and unbiased.

What are my rights regarding automated decisioning?

As a person you have rights over automated decisions.

- You can ask that we do not make our decision based on the automated score alone.
- You can object to an automated decision and ask that a person reviews it.

All our automated loan decisions are reviewed by one of our underwriting team to ensure automated decisions are fairly assessed before issuing a final loan decision. If you want to know more about these rights, please contact us.

Credit Reference Agencies (CRAs)

We carry out credit and identity checks when you apply for a product or services for you or your business. We use Credit Reference Agencies to help us with this.

If you use our services, from time to time we may also search information that the CRAs have, to help us manage your account.

>>Personal information we share

We will share your personal information with CRAs and they will give us information about you. The personal information we exchange can include:

- Name, address and date of birth.
- Your credit application.
- Details of any shared credit.
- Financial situation and history, including debt judgements, insolvency and bankruptcy information.
- Public information, from sources such as the electoral register and Companies House.

We will go on sharing your personal information with CRAs for as long as you are a customer. This will include details about your settled accounts and any debts not fully repaid on time. It will also include details of the outstanding loan including:

- Outstanding balance due.
- Details of your repayments.
- Information confirming whether you repay in full and on time.

The CRAs may give this information to other organisations that want to check your credit status. We will also tell the CRAs when you settle your accounts with us.

>>How we use the Personal Information we receive

We'll use this personal information to:

- Assess your affordability, to ensure you can afford the agreed repayments.
- Make sure what you've told us is true and correct.
- Help detect and prevent financial crime.
- Manage accounts with us.
- Trace and recover debts and assets.
- Make sure that we tell you about relevant offers.

>>Credit file footprints

When we ask CRAs about you they will note it on your credit file. This is called a credit search. Other lenders may see this, and we may see credit searches from other lenders.

If you ask for a quote from us, we will conduct a "Soft" quotation credit search. Soft searches leave a footprint on your credit file, however they do not impact your credit score with credit reference agencies.

Should you progress with a full loan application, we will run a "hard" credit check. This leaves a footprint on your file that other lenders will be able to see, and it may affect your ability to obtain further credit.

>>What happens if my application is joint with another applicant

If you apply for a product with someone else, we will link your records with theirs. We will do the same if you tell us you have a spouse, partner or civil partner.

You should tell them about this before you apply for our product. It is important that they know your records will be linked together, and that credit searches may be made on them.

CRAs will also link your records together. These links will stay on your files unless one of you asks the CRAs to break the link. You will normally need to give proof that you no longer have a financial link with each other.

>>How can I find out more about how Credit Reference Agencies use my personal information?

You can find out more about the CRAs on their websites, in the Credit Reference Agency Information Notice (CRAIN). This includes details about:

- Who they are.
- Their role as fraud prevention agencies.
- The information they hold and how they use it.
- How they share personal information.
- How long they can keep your information.
- Your information protection rights.

You can find the CRAIN document to the CRA we use at <https://www.transunion.co.uk/crain>

Fraud Prevention Agencies (FPA)

We need to confirm your identity before we provide products or services to you. Once you have become a customer of ours, we will also share your personal information as needed to help detect fraud and money-laundering risks. We use a Fraud Prevention Agencies to help us with this. We or an FPA may allow law enforcement agencies to access your personal information. This is to support their duty to detect, investigate, prevent and prosecute crime.

>>How will you use my information

We will use your information to:

- Confirm your identity.
- Help prevent fraud and money laundering.
- Fulfil any contract you have with us.

These are some of the kinds of personal information that we use:

- Name.
- Date of birth.
- Residential address.
- History of where you have lived.
- Contact details, such as email addresses and phone numbers.
- Financial information.
- Information relating to your loan.
- Employment details.
- Vehicle details.
- Information that identifies computers or other devices you use to connect to the internet. This includes your Internet Protocol (IP) address.

>>How does this impact me

If we or an FPA decide there is a risk of fraud, we may stop activity on your loan account. FPAs will also keep a record of the risk that you may pose.

This may result in other organisations refusing to provide you with products or services, or to employ you.

>>How long do FPAs hold my information

FPAs can keep personal information for different lengths of time. They can keep your information for up to six years if they find a risk of fraud or money-laundering.

Will you transfer my information outside of the EEA?

We will send some of your personal information outside of the European Economic Area (EEA). When we do, we will only send your personal information to a country whose data protection laws have been confirmed by the European Commission as being “adequate”, or where there is a contract in place to make sure the recipient protects the information to the same standard as the EEA, or where the approved company receiving your information is confirmed as being in compliance with

EU data protection standards via an approved scheme. This may include following international frameworks for making information sharing secure.

>>Protecting your personal information

If we do transfer information to our agents or advisers outside of the EEA, we will make sure that it is protected in the same way as if it was being used in the EEA. We'll use one of these safeguards:

- Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA.
- Put in place a contract with the recipient that means they must protect it to the same standards as the EEA.
- For personal information sent to the USA, transfer it only to organisations that are part of Privacy Shield. This is a framework that sets privacy standards for personal information sent between the US and EU countries. It makes sure those standards are similar to what is used within the EEA.

To learn more, please visit the European Commission Justice website.

>>Approved companies outside of the EEA

The Payment Reminder System (PRS) installed in your vehicle is managed by one of two firms, Imetrik who are currently based in the Canada or Passtime, based in the USA . We share information with them to manage the PRS in line with the contract we have with you.

We take great care in ensuring all firms outside the EEA have contracts in place that define how they can use your personal information and the period they can hold it for. Go Car Credit are responsible, as Data Controllers, for ensuring Imetrik and Passtime process your personal information fairly and compliantly with EU Data Protection laws.

How do you use my personal information for marketing?

We use your personal information to tell you about relevant products and offers. This is what we mean when we talk about 'marketing'.

The personal information we have for you is made up of what you tell us, and personal information we collect when you use our services, or from third parties we work with.

We study this to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you.

>>How we market to you

We can only use your personal information to send you marketing communications if we have either your consent, or a 'legitimate business interest'. That is when we have a business or commercial reason to use your information. It must not unfairly go against what is right and best for you. For more information on Consent and Legitimate Interests please see "How does the law protect me?"

>>Managing your marketing preferences

You can ask us to stop sending you marketing communications or change the methods we use to market to you, by contacting us at any time. Whatever you choose, you'll still receive statements,

and other important information such as changes to your existing product and legal notifications regarding the status of your account.

We may ask you to confirm or update your choices, if you take out any new products or services with us in future. We will also ask you to do this if there are changes in the law, regulation, or the structure of our business.

If you change your mind you can update your choices at any time by contacting us.

>>Contacting you towards the end of your agreement

Within the last six months of your loan agreement with us, we will contact you to discuss the next steps of closing your account and transferring the ownership of your vehicle to you. We will also contact you with information regarding new products and finance deals that may be relevant to you as a legitimate business interest. For more information on Legitimate Interests please see “How does the law protect me?”

How long do you keep my personal information?

We will keep your personal information for as long as you are a customer of Go Car Credit Ltd.

If you have an agreement with us

After you stop being a customer, we may keep your personal information for six years from the end of your agreement for one of these reasons:

- To respond to any questions or complaints.
- To show that we treated you fairly.
- To maintain records according to rules that apply to us.
- To defend any legal claim brought against us.

We will keep your personal information for longer than 6 years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

If you do not take up your loan offer or are refused finance

We will hold your information for 12 months to enable us to answer any questions or complaints you may have. During the 12 month retention period we will refer back to previous application decisions, and the personal information supplied, to aid us in our decisioning.

Can I receive a copy of the personal information you hold about me?

You can access your personal information we hold by contacting us directly our contact details can be found here.

Should you make a request, we have up to one month to issue a response to you. We may need to ask you for identification to process your request.

What should I do if the personal information you hold is incorrect?

You have the right to question any information we have about you that you think is wrong or incomplete. Please contact us if you want to do this, our contact information can be found here.

If you do, we will take reasonable steps to check its accuracy and correct it.

GCC Servicing will inform the debt owner of any changes we make to your personal information to ensure their records remain accurate.

What if I want you to stop using my personal information?

You have the right to object to our use of your personal information, or to ask us to delete, remove, or stop using your personal information if there is no need for us to keep it. This is known as the 'right to object' and 'right to erasure', otherwise known as the 'right to be forgotten'.

There may be legal or other official reasons, including lawful reasons, why we need to keep or use your personal information. But please tell us if you think that we should not be using it. You have the right to object to how we use your data. We will consider your request and provide you with a decision and the reason behind our stance.

We may sometimes be able to restrict the use of your personal information. This means that it can only be used for certain things, such as legal claims or to exercise legal rights. In this situation, we would not use or share your information in other ways while it is restricted.

>>Restricting the use of personal information

You can ask us to restrict the use of your personal information if:

- It is not accurate.
- It has been used unlawfully but you don't want us to delete it.
- It is not relevant any more, but you want us to keep it for use in legal claims.
- You have already asked us to stop using your personal information, but you are waiting for us to tell you if we are allowed to keep on using it.

>>Requests to object or delete your personal information

If you want to object to how we use your personal information, or ask us to delete it, please contact us. Please be aware that while you have a contract with us, the justification for deleting your personal information is limited to:

- Information being processed incorrectly.
- Information being processed using inaccurate information.
- Information being processed in a way that was not stated or explained to you.

>>Withdrawing consent

Where we have asked for your consent to process your personal information, you have the right to withdraw your consent at any time. Please contact us if you want to do so.

If you withdraw your consent, we may not be able to provide certain products or services to you. If this is so, we will tell you.

How can I complain about your use of my personal information?

If you're unhappy with how we've handled your personal information, or you think there may have been a breach, please contact us and we will raise a complaint on your behalf. You can view our complaints policy [here](#).

If you're still unhappy after you've reviewed our response, you can contact the Information Commissioner's Office:

The Information Commissioner
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

phone: 0303 123 1113 (local rate) or 01625 545 745 (national rate)
fax: 01625 524 510

For more information, please go to <https://ico.org.uk/make-a-complaint/>

How can I contact Go Car Credit?

If you would like to speak to us about how we use your personal information you can ask us by contacting us via:

Go Car Credit Limited Registered Office:
1st Floor, Chadwick House,
Birchwood Park, Warrington,
WA3 6AE

Tel: 01925 696 370 Email: cs@gocarcredit.co.uk