

Privacy Policy – AutoMotive Online Ltd

Last updated: 01/06/2025

1. YOUR PRIVACY IS IMPORTANT TO US

Automotive Online Ltd understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all our customers and will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

Please read this Privacy Policy carefully and ensure that you understand it.1. Who We Are

Automotive Online Ltd, a Limited Company registered in England under company number 07968386

Registered address: This Work Space, 18 Albert Road, Bournemouth, BH1 1BZ

Main trading address: This Work Space, 18 Albert Road, Bournemouth, BH1 1BZ

VAT number: 405191033.

Contact: Paul Williams.

Email address: paul.williams@quickcarfinance.co.uk

Telephone number: 01202 286500

Postal Address: This Work Space, 18 Albert Road, Bournemouth, BH1 1B.

We are regulated by The Financial Conduct Authority, Licence Number 764855. We act as a broker, not a lender

2. WHAT IS PERSONAL DATA?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the 'GDPR') as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

3. What Data We Collect

We may collect and process the following personal data:

- Full name
- Contact details (email address, phone number, residential address)
- Date of birth
- Employment and income details
- Banking or financial information
- IP address or browser data (if collected via online forms)
- Credit preferences and application data

4. WHAT ARE MY RIGHTS?

Under the GDPR, you have the following rights, which we will always work to uphold:

The right to be informed about our or collection and use of your personal data. This Privacy Policy should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in Part 15.

The right to access the personal data we hold about you. Part 13 will tell you how to do this.

The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. Please contact us using the details in Part 15 to find out more.

The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we have. Please contact us using the details in Part 15 to find out more.

The right to restrict (i.e. prevent) the processing of your personal data.

The right to object to us using your personal data for a particular purpose or purposes.

The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data

is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.

Rights relating to automated decision-making and profiling. some parties we work with do use automated systems to make their decisions, you do have the right to contest this decision and can do so by using the contact details below

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided below. Please note that as a regulated firm, in addition to GDPR and Data Protection Laws, we are also required to abide by other regulations and laws. Due to this, we may not be able to fully act on your requests where you are exercising your rights; however where exemptions apply, our team will fully explain why we are limited to act on your request, or how we have partially acted on your request.

Further information about your rights can also be obtained from the Information Commissioner's Office or your local Citizens Advice Bureau.

If you have any cause for complaint about our OR my use of your personal data, you have the right to lodge a complaint with the Information Commissioner's Office.

5. How We Collect Personal Data

We receive personal data:

- From affiliates and partner websites who have obtained valid consumer consent or have a lawful basis to share it with us.
- Through lead generation platforms or pingtrees.
- Via direct communications or referrals from trusted third parties.

6. Legal Basis for Processing

We process personal data under the following lawful bases:

- Legitimate Interest: To assess eligibility for financial products, match consumers with lenders, and improve our services.
- Consent: When required by law, especially in relation to electronic marketing or sensitive data.
- Legal Obligation: To comply with regulatory or legal requirements.

7. How We Use Personal Data

We use personal data to:

- Assess credit eligibility and suitability for financial products
- Match consumers with suitable lenders
- Transmit consumer information to third-party lenders for consideration

- Prevent fraud and carry out due diligence
- Comply with legal and regulatory obligations

8. Who We Share Personal Data With

We may share data with the following:

- Lenders and financial partners for the purpose of credit broking
- Service providers (e.g. CRM, cloud storage, compliance tools)
- Fraud prevention agencies and regulatory authorities
- Our verified third-party partners as listed below

Stop Go Networks Ltd,

Gain Credit LLC,

Mediablanet Ltd,

Monevo Limited,

My Finance Club Limited,

Nouveau Finance Ltd (pingyo),

Propel Holdings Ltd

Quidie Limited,

Western Circle Ltd,

The One Stop Money Shop Ltd,

Warwick Financial Services Ltd,

Choose Wisely Limited,

Savvy Loan Products Ltd,

Salad Finance Limited,

Leadtree Global Ltd,

Fizzyy Ltd,

Scoresmatter Ltd,

Everything Financial Technologies Limited,

Valour Finance Limited,

Tiger Lion Financial Limited

Direct Link Technologies Ltd

Loans 2 Go Ltd,

T.UK

All third parties are required to process data in line with applicable data protection laws.

9. Data Retention

We retain personal data for up to 6 years after the date of last processing or interaction, to:

- Comply with FCA and HMRC record-keeping requirements
- Resolve disputes
- Defend legal claims

10. Data Subject Rights

Individuals have the right to:

- Access their data
- Request rectification or erasure
- Restrict or object to processing
- Lodge a complaint with the Information Commissioner's Office (ICO)

11. HOW CAN I ACCESS MY PERSONAL DATA?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a 'subject access request'.

All subject access requests should be made in writing and sent to the email or postal addresses detailed in this policy. To make this as easy as possible for you, a Subject Access Request Form is available for you to use. You do not have to use this form, but it is the easiest way to tell us everything we need to know to respond to your request as quickly as possible.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within 20 days and, in any case, not more than one month of receiving it. Normally, we aim to provide a complete response, including a

copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

12. Security

We implement technical and organisational measures to safeguard personal data, including:

- Encrypted data storage
- Access controls and internal data minimisation
- Regular security audits

13. International Transfers

We do not routinely transfer personal data outside the UK. If this changes, we will ensure appropriate safeguards are in place (e.g. SCCs).

14. Updates to This Policy

This policy is reviewed periodically and may be updated to reflect changes in law or our data processing practices.

15. CONTACT DETAILS

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details (for the attention of Paul Williams):

Email address: paul.williams@quickcarfinance.co.uk

Telephone number: 01202 286500.

Postal Address: Quick Car Finance, This Work Space, 18 Albert Road, Bournemouth, BH1 1B