



Website Privacy Policy

Mallard Leasing Limited

CONTENTS

CLAUSE

1. IMPORTANT INFORMATION AND WHO WE ARE	3
2. THE DATA WE COLLECT ABOUT YOU	5
3. HOW IS YOUR PERSONAL DATA COLLECTED?	6
4. HOW WE USE YOUR PERSONAL DATA	7
5. DISCLOSURES OF YOUR PERSONAL DATA	11
6. CREDIT REFERENCE AGENCIES	12
7. INTERNATIONAL TRANSFERS	12
8. DATA SECURITY	12
9. DATA RETENTION	13
10. GLOSSARY	13

Introduction

This is Mallard Leasing Limited's privacy notice.

Mallard Leasing Limited (trading as Mallard Finance) respects your privacy and is committed to protecting your personal data. This privacy notice will inform you as to how we look after your personal data when you visit our website (regardless of where you visit it from) or when we engage with you in any way, regardless of whether or not you become a customer, and includes any processing of personal data before you apply for a product or service, and tells you about your privacy rights and how the law protects you.

Please use the Glossary at the end of this document to understand the meaning of some of the terms used in this privacy notice.

1. Important information and who we are

Purpose of this privacy notice

This privacy notice aims to give you information on how Mallard Leasing Limited collects and processes your personal data through your use of this website, including any data you may provide to us when you sign up to our publications, enter into a finance agreement with us or one of our partners, purchase a product or service or take part in a promotional activity.

Our services, products, publications and website are not intended for children and we do not knowingly collect data relating to children.

It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy notice supplements the other notices and is not intended to override them.

Controller

Mallard Leasing Limited is the controller and responsible for your personal data (collectively referred to as "Mallard Finance", "we", "us" or "our" in this privacy notice).

We have appointed a data privacy manager who is responsible for overseeing questions in relation to this privacy notice. If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact the data privacy manager using the details set out below.

Contact details

Our full details are:

Full name of legal entity: Mallard Leasing Limited

Name or title of data privacy manager: Edward Stevenson

E-mail address: DPM@mallardfinance.co.uk

Postal address: Mallard Finance, Hophouse, Maltings Park, West Bergholt, Colchester, Essex CO6 3TJ

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

Changes to the privacy notice and your duty to inform us of changes

This version was last updated on 16 April 2024.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Third-party links

Our website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy notice of every website you visit.

Providing your data to third party lenders

Where your finance application is accepted by one of our partners, we will collect data from you and supply it to that third party via a secure file transfer system. In such cases, you will have the opportunity to review the privacy policy of such partner, and we encourage you to do so.

2. The data we collect about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together follows:

- **Identity Data** includes first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender, family, lifestyle or social circumstances if relevant to the product or service (eg. the number of dependants you have), your driving license details, employment status and details, and details about your motor vehicle(s).
- **Contact Data** includes home address, employer name and address, email address and telephone numbers.
- **Financial Data** includes salary and details of other income, bank account details including transaction data, payment card details and details of accounts held with other providers as well as data from credit reference agencies.
- **Transaction Data** includes details about payments to and from you on your account with us and other details of products and services you have purchased from us.
- **Technical Data** includes internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access our website and the products and services we have delivered or you have applied for.
- **Residential Status Data** includes your residential status, copies of utility bills (or other proofs of address) and other correspondence.
- **Usage Data** includes information about how you use our website, products and services.
- **Marketing and Communications Data** includes your preferences in receiving marketing from us and our third parties and your communication preferences.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice.

If you fail to provide personal data

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with a finance agreement). In this case, we may have to cancel a product or service you have with us but we will notify you if this is the case at the time.

3. How is your personal data collected?

We use different methods to collect data from and about you including through:

- **Direct interactions.** You may give us your Identity, Contact and Financial Data by filling in forms or by corresponding with us by our upload tool, post, phone, e-mail or otherwise. This includes personal data you provide when you:
 - apply for our products or services;
 - enter into a finance agreement with us;
 - subscribe to our service or publications;
 - request marketing to be sent to you;
 - enter a competition, promotion or survey; or
 - give us some feedback.
- **Automated technologies or interactions.** As you interact with our website and services, we may automatically collect Technical Data about your equipment, transactions, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies. Please see our cookie policy on our website for further details.
- **Third parties or publicly available sources.** We may receive personal data about you from various third parties as set out below:
 - Technical Data from the following parties:

- (a) analytics providers; and
- (b) search information providers.
- Contact, Financial and Transaction Data from providers of technical, payment, credit reference agencies and delivery services, of which more details are contained in section 6 headed "Credit Reference Agencies" below.
- Identity and Contact Data from data brokers (including motor dealers) or aggregators.
- Identity, Financial and Contact Data from publicly available sources such as Companies House and the Electoral Register based inside the EU and court records of debt judgments and bankruptcy.

4. How we use your personal data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- To assess our willingness to enter into a credit agreement with you, or to assist you in obtaining credit from a third party (i.e. one of our partners).
- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

To find out more about the types of lawful basis that we will rely on to process your personal data, see the glossary in section 10 below.

Generally we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting us.

We do not process special categories of personal data about you (e.g. your racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning your health, sex life or sexual orientation).

Purposes for which we will use your personal data

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To decide whether to enter into a credit agreement with you, and if so, to register you as a new customer (decision making may be carried out by underwriters or may be carried out by automated means or profiling)	(a) Identity (b) Contact (c) Financial (d) Residential Status	(a) Performance of a contract with you (b) Necessary for our legitimate interests (to identify potential customers, and check their credit worthiness using credit reference agencies)
To assist you in securing a credit agreement with a third party (decision making may be carried out by underwriters or may be carried out by automated means or profiling)	(a) Identity (b) Contact (c) Financial	(a) Consent (where you have consented to your dealer that we may pass personal data to other potential providers of credit, and that dealer has confirmed to us that you have given this consent)
To process and deliver your contract including: (a) Manage payments, fees and charges (b) Collect and recover money owed to us	(a) Identity (b) Contact (c) Financial (d) Transaction (e) Marketing and Communications	(a) Performance of a contract with you (b) Necessary for our legitimate interests (to recover debts due to us)
To manage our relationship with you which will include:	(a) Identity (b) Contact	(a) Performance of a contract with you (b) Necessary to comply with

<p>(a) Notifying you about changes to our terms or privacy policy</p> <p>(b) Asking you to leave a review or take a survey</p> <p>(c) Update records</p> <p>(d) Legal compliance</p>	<p>(c) Profile</p> <p>(d) Marketing and Communications</p> <p>(e) Residential Status</p>	<p>a legal obligation</p> <p>(c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services)</p>
<p>To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Technical</p>	<p>(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)</p> <p>(b) Necessary to comply with a legal obligation</p>
<p>To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Profile</p> <p>(d) Usage</p> <p>(e) Marketing and Communications</p> <p>(f) Technical</p>	<p>Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)</p>
<p>To use data analytics to improve our website, products/services, marketing, customer relationships and experiences</p>	<p>(a) Technical</p> <p>(b) Usage</p>	<p>Necessary for our legitimate interests (to define types of customers for our products and services, to keep our website updated and relevant, to develop our business and to inform our marketing strategy)</p>
<p>To make suggestions and recommendations to you about goods or services that may be of interest to you</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Technical</p> <p>(d) Usage</p> <p>(e) Profile</p>	<p>Necessary for our legitimate interests (to develop our products/services and grow our business)</p>

Automated decision making and profiling

We may use systems to make automated decisions, including profiling, about you or your business. They are based on the personal information that we have about you, or which we are allowed to collect from others.

The effects of the use of this automated decision making or profiling might be that we decide either to enter into a credit agreement with you, or not to enter into a credit agreement with you, or whether to assist you in securing a credit agreement with a third party.

You may object to the use of automated decision making and profiling (including profiling for marketing purposes) and request that this decision is reviewed by a human. Please see section 10 below: "Your Legal Rights".

Marketing and Promotional offers

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising.

We may use your Identity, Contact, Technical, Usage and Profile Data 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 (we call this marketing).

You may receive marketing communications from us if you have requested information from us or purchased goods or services from us or if you provided us with your details when you entered a finance agreement or registered for a promotion and, in each case, you have not opted out of receiving that marketing.

Third-party marketing

We will get your express opt-in consent before we share your personal data with any company outside the Mallard group of companies for marketing purposes.

Monitoring of Communications

Subject to applicable laws, we may monitor and record your calls, e-mails, text messages and other communications relating to our dealings with you. We will do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of our systems and processes, for quality control, for staff training, and when we need to see a record of our interaction with you. This is justified by our legal obligations and our legitimate interests.

Opting out

You can ask us or third parties to stop sending you marketing messages at any time calling or emailing us or by following the opt-out links on any marketing message sent to you.

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a product/service we supply to you, warranty registration, product/service experience or other transactions.

Cookies

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of our website may become inaccessible or not function properly. For more information about the cookies we use, please see our cookie policy on our website.

Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5. Disclosures of your personal data

We may have to share your personal data with the parties set out below for the purposes set out in the table in paragraph 4 above.

EXTERNAL THIRD PARTIES

- Service providers acting as processors who provide IT and system administration services.
- Professional advisers acting as processors or joint controllers including litigants, lawyers, bankers, auditors and insurers who provide consultancy, banking, legal, insurance and accounting services.
- Debtor tracing agencies and recovery agencies.

- HM Revenue & Customs, regulators and other authorities acting as processors or joint controllers based in the United Kingdom who require reporting of processing activities in certain circumstances.
- Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

6. Credit Reference Agencies

In order to process your application we will supply your personal information to one or more credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data may also be linked to the data of your spouse, and joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

Call Credit:

- www.callcredit.co.uk/crain

Equifax:

- www.equifax.co.uk/crain

Experian:

- www.experian.co.uk/crain

7. International transfers

We do not transfer your personal data outside the European Economic Area (**EEA**).

8. Data security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

9. Data retention

How long will you use my personal data for?

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

10. Glossary

LAWFUL BASIS

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Comply with a legal or regulatory obligation means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

YOUR LEGAL RIGHTS

You have the right to:

Request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it. In order to request this, you can contact us on 01206 243100 or dpm@mallardfinance.co.uk.

No fee usually required

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time limit to respond

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party), including data used for profiling, and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes, including where profiling is used for marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

Request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

Request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

Withdraw consent at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

Object to automated decision making and profiling. Automated decision making means a decision made by solely automated means, without any human involvement. Profiling means the automated processing of information about you to evaluate certain things about you. You have the right to information about these kinds of processing, and the right to ask for human intervention or to challenge an automated decision.

You can do this when an automated decision is made about you, or you can contact us on 01206 243100 or dpm@mallardfinance.co.uk to talk about this.