

# Privacy Policy

This Privacy Policy explains how Ford Money holds, uses and shares your personal information when you visit the Ford Money Website and/or associated App.

We care about your privacy. We collect personal information to meet your needs and improve our service.

#### **About Us**

Ford Money is a data controller.

Contact us through the following methods:

Write to us at:
RTUB-AAXH-UHKE
Ford Money
PO Box 871
Wallsend
NE28 5BT



Call us on: 0345 266 1231



Email us at: help@fordmoney.co.uk.

For data protection concerns or questions, please email our Data Protection Officer at: dpeurope@ford.com.

## What Information Will We Use?

Ford Money collects personal information from the Website and App;

- · When you fill in forms (for example when you apply for a Ford Money account); and
- Automatically through the use of cookies and similar technologies. You can find out more about this in our Cookie Policy.

#### How Do We Use Your Information?

We'll use the personal information we collect from the Website and App to;

- Perform tasks that you request, such as creating a Ford Money account.
- · Manage our business and our relationship with you;
- · Helping with all your questions.
- To meet legal obligations and deter criminal activity.
- Understand how the Website and App is used, so we can improve it.

We may combine and analyse your personal information to;

- Help us develop and improve our products and services;
- Understand our customers better;
- Manage and improve our relationship with you.

#### Who We Share Your Information With

Your personal information may be shared with:

companies or other organisations that we have hired to provide services on our behalf such as web-hosting companies, mailing vendors, analytics providers, event hosting services, and information technology providers;

- Companies or other organisations where you have asked us to or agreed that we may share your personal information with them;
- · Professional advisors;
- Any law enforcement agency, court, regulator, government authority or other third party where
  we believe this is necessary to comply with a legal or regulatory obligation, or otherwise to
  protect our rights, the rights of any third party or individuals' personal safety, or to
  detect, prevent, or otherwise address fraud, security or safety issues.
- Ford Money may also transfer your personal information to Ford Motor Company, other Ford Motor Company Group companies worldwide, and to their service providers. When we transfer your personal information, we will make sure that it is used for purposes which are compatible with those described in this Policy.

Ford Money will check your identity and residency with Credit Reference Agencies before processing your application. We may also perform fraud checks with Fraud Prevention Agencies. Visit the websites of these companies for more information on how they use your personal information;

## GB Group Plc:

www.gbgplc.com/uk/privacy-policy/

#### Experian:

https://www.experian.co.uk/privacy/privacy-and-your-data

# Transferring Your Personal Information Internationally

We handle your personal data in accordance with UK data protection laws and may transfer it within or outside the European Economic Area (EEA), including to the USA. We take our legal obligations seriously and ensure that appropriate safeguards are in place when transferring your personal information outside the EEA. If you would like more information on how Ford Money protects your personal data in such circumstances, please contact us at the address provided.

## What Lawful Grounds Do We Rely On When We Use Your Personal Information?

We use your personal information for different reasons:

- When it is necessary to perform our contract with you. This means we will administer and manage your account and any associated services.
- When we consider, on balance, it is appropriate to process your information for our legitimate interests. Examples of this is if we conduct statistical analysis or generally manage our business.
- When it is necessary to comply with our legal obligations. This means we will comply with laws that apply to us. For example, we will carry out identity and anti money laundering checks or to deal with requests from you to exercise your rights under data protection law.
- With your consent, for example when you say it's okay for us to send you marketing communications be this email or text messages. You can withdraw your consent at any time by contacting us. Please see the "About Us" section above for our contact details.

# **Your Rights**

You have rights under privacy laws. Here's a summary:

## The right of access:

• You have the right to access your information and other details.

### The right to rectification:

• We'll correct your information if it's wrong or incomplete.

#### The right to erasure:

You can request to have your information deleted, also known as 'the right to be forgotten'
However, there are exceptions to this right.

## The right to restrict processing:

• In some cases, you can request to block or limit the use of your information. This means it can be stored but not used.

## The right to data portability:

· You can get a copy of your data in a format that's easy to read and use in some situations

## The right to object:

• You can object to certain types of data processing in some situations, such as when it's based on an entity's legitimate interests or used for direct marketing or research

For more information on your rights or to make a request as set out above please call 0345 266 1231, or send us a secure message or apply in writing to the address above.

# **Questions and Complaints**

If you have questions or complaints about how we process your data, write to us at the address above or email our data protection officer at: dpeurope@ford.com.

You can also complain to a data privacy regulator if you think we're not following the law/regulations. In the UK, it's the Information Commissioner.

Visit www.ico.org.uk for more information.

## How Long We Keep Your Information

We won't keep your information longer than necessary after you visit our website or app.

# Other Websites and Social Networking

Our policy doesn't cover other websites you visit through links on our website. Those sites may have different privacy policies and collect their own information from you which will be used by them in accordance with their privacy policies, which may differ from ours.

You can share information about Ford and its products/services using the "share this", "like", or "follow" buttons on our website. But be aware that when you share personal information on social media, it may be collected and made public by the social network provider. The social network operators process personal data according to their own privacy policies. Always read the privacy policy of any website or social network you use to share information.

The links to other websites may change, but we try to keep them current. You can also find the privacy policy directly through the operator.

#### Facebook:

https://www.facebook.com/about/privacy

LinkedIn:

https://www.linkedin.com/legal/privacy-policy

Instagram:

https://help.instagram.com/519522125107875

Twitter

https://twitter.com/en/privacy

YouTube:

https://policies.google.com/privacy

#### **Facebook Products**

We use Facebook Login and Social Plugin tools to get anonymized statistics and insights about our Facebook page, called "Page Insights." These insights help us understand what people do on our page. Cookies collect personal data, but they don't identify you personally. We can't associate you with your account. Facebook and Ford Money share responsibility for collecting and transferring your data to Facebook Ireland. We use this data to improve our Facebook page and services, which is a legitimate interest. The legal basis for this is Article 6(1)(f) of the GDPR (General Data Protection Regulation.)

Facebook is responsible for processing data under GDPR (General Data Protection Regulation) after we transmit it. We have a joint controller agreement with Facebook Ireland to comply with GDPR (General Data Protection Regulation) requirements; https://www.facebook.com/legal/terms/page\_controller\_addendum

# Google reCAPTCHA Tool

We use Google reCAPTCHA on some parts of our site to verify that a real person, not a bot, is using certain site functions.

Google collects device and application data to perform integrity checks. Google is separate from us and has its own privacy policy. You can review their privacy policy at http://www.google.com/privacy.html and how Google uses data when you use our partners' sites or apps at: www.google.com/policies/privacy/partners/.

# Changes to This Statement

We may change this statement and will let you know of any important changes. We'll notify you on the website or app or contact you directly. If you don't agree with the changes, please stop using the website and app and contact us by phone, email or letter – details in the 'About us' section above.