

IMPORTANT: USE OF YOUR PERSONAL INFORMATION STATEMENT

Who we are

Ford Credit is a trading name of FCE Bank PLC (referred to using "we" or "our" we mean FCE Bank plc ("Ford Credit"). We are committed to protecting your privacy. For the purposes of data protection laws, we are a 'controller' of your personal information which means we decide why and how it is processed. For further details about how we use your personal data, please see our Privacy Notice www.fcebank.com/UK-trading.html

How we'll use your information

We will use this information provided by you and other third party agencies to:

- Perform credit and fraud searches and to verify your identity and whether you can afford to take the product(s).
- For direct marketing purposes.
- CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. When CRAs receive a search from us they will place a search footprint on your credit file, and that of any guarantor, that may be seen by other lenders. Approval is valid for 180 days only. If the delivery of your product(s) takes longer than 180 days, we will conduct an additional credit search which will leave a footprint on your credit file that will be seen by other lenders and may result in a change in our decision to grant you finance.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application.

Automated Decision Making

We use systems to make automated decisions about you or your business when:

- You apply for our products and services, we undertake credit checks to assess creditworthiness and affordability.
- We verify your identity.

If you wish to have this automated decision reviewed or if you disagree with the outcome you can contact us using the contact details set out below.

Who we can share your information with

We may share your information as part of your application with other areas of our business (e.g. Ford Motor Company), to our suppliers and third parties.

Your rights

You have a number of legal rights in relation to the information we hold about you. You have the right to access and in some circumstances to object, delete and restrict the use of your information. In some circumstances you can also request that your personal information is provided to you in a commonly used electronic format so that you can share it with other organisations (this is often referred to as the right to 'data portability').

You can exercise your rights by contacting us at dpeurope@ford.com In the event that you would like to lodge a complaint, relating to the use of your personal data, you can do so by contacting the Information Commissioner's Office which regulates the processing of personal data in England and Wales.

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