

How do we use your information?

This document sets out details of the information we collect about you and what we do with it
The Car Section Ltd may use information about you as follows:

1. To assist with the completion of your application for finance.
2. For assessment and analysis purposes. This includes working out your suitability for a credit product based on how you have managed previous and current financial products, your current financial position and how often you have applied for and used credit products such as bank accounts, credit cards, loans and mobile phone contracts. It also includes market and product analysis.
3. To help us develop and improve our services to you and other customers and protect our interests.

The data we collect from you

1. Identity Data includes, title, First Name, Last Name, Marital status, Date of Birth, Residential Status, Address, Time at Address, Driving Licence Details
2. Employment Data includes, current Employment Status, time in current employment, Occupation, Payslips, Employer Name, Net monthly income.
3. Vehicle Data includes your current vehicle, car registration, registered address, car tax number.
4. Transaction Data includes, details of products and services you have engaged from us.
5. Contact Data includes, email address and Telephone numbers
6. Financial Data includes, bank statements, payment card details.
7. Profile Data includes, services engaged, your interests, preferences, and feedback.
8. Technical Data includes, internet protocol (IP) address, 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 this website
9. Usage Data includes, information about how you use our website and services
10. Marketing and Communications Data includes, your preferences in receiving marketing from us and our third parties and your communication preferences

How we use your personal data

The Car Section Ltd is an appointed representative of The Compliance Guys Ltd. The Compliance Guys Ltd are authorised and regulated by the Financial Conduct Authority, FRN: 941360 and are the Principal Firm. The Car Section Ltd FRN: 972041. You can check this on the Financial Services Register by visiting the FCA's website at register.fca.org.uk. All finance is subject to status. Terms and conditions will apply. Applicants must be 18 years or over. We act as a credit broker and not a lender. The Car

Section Ltd is registered with the Information Commissioners Office under number: ZA879937.

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:

1. Where we need to perform the contract or take steps in order to perform the contract, we are arranging for you with a third-party lender to enter into.
 2. 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.
 3. Where we need to comply with a legal or regulatory obligation.
 4. Where we have your express consent to process your data.
- 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. sales@thecarsection.co.uk

Marketing

The Car Section Ltd may send you information about products and services (including those of other companies) which may be of interest to you. We will still do this even if we do not accept your application for credit. We may send you information by post, email or phone (including text message). To stop receiving marketing information from us at any time, please contact us, email to sales@thecarsection.co.uk.
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