

Privacy Policy

NVD Limited T/A Brooklands Motor Centres, we take your privacy seriously and are committed to safeguarding your personal and financial information. This Privacy Policy outlines how we collect, use, store, and protect your data when you apply for financing through our website. We adhere to the principles of data protection as set out by the **Financial Conduct Authority (FCA)** and **Information Commissioner's Office (ICO)**.

1. Who We Are

NVD Limited T/A Brooklands Motor Centres is a registered car dealer and credit broker, authorized and regulated by the **Financial Conduct Authority (FCA)** under 652893. We operate in accordance with the **Data Protection Act 2018** and the **General Data Protection Regulation (GDPR)**.

NVD Ltd t/a Brooklands Motor Centres act as a credit broker, not a lender.

For any queries related to this privacy policy or how we handle your data, you can contact us at:

- **Company Name:** NVD Limited T/A Brooklands Motor Centres
- **Address:** 162 Armley Road, Leeds, LS12 2TY
- **Email:** Info@BrooklandsMotors.co.uk
- **Phone Number:** 0113 203 8000

2. Information We Collect

When you use our finance section, we collect personal, financial, and vehicle-related information, including:

- **Personal Information:** Full name, contact details (email address, phone number), home address, date of birth, marital status, etc.
- **Financial Information:** Income, employment status, financial history, current debts, and bank account details.
- **Credit Information:** Credit score, credit history, or information provided by a credit reference agency (with your explicit consent).
- **Vehicle Information:** Information about the car you wish to purchase, including make, model, and other details.

We will also collect information when you contact us, apply for finance, or request additional details about a vehicle or finance offer.

3. How We Use Your Information

We process your personal and financial data for the following purposes:

- **To Assess Your Application:** To evaluate your eligibility for car financing, including credit checks (with your consent).
- **To Provide Financial Products:** To offer tailored finance options such as loans, leases, or PCP agreements.
- **To Comply with Legal Obligations:** To fulfill regulatory requirements as set out by the FCA and other governing bodies, including anti-money laundering (AML) and fraud prevention measures.
- **To Communicate with You:** To keep you informed about your finance application status and provide updates on relevant offers or services.
- **For Marketing Purposes:** (if you have opted in) to send you information about products, services, and promotions.

4. Legal Basis for Processing Your Data

Under the **General Data Protection Regulation (GDPR)**, we process your personal data based on the following legal grounds:

- **Consent:** We collect and process your information based on your explicit consent (e.g., to conduct a credit check).
- **Contractual Necessity:** The processing of data is necessary for the performance of a contract with you (e.g., for processing a finance agreement).
- **Legal Obligation:** We may need to process your data to comply with legal obligations (e.g., regulatory requirements from the FCA).
- **Legitimate Interests:** We may process your data for the purposes of fraud prevention, direct marketing (where applicable), and improving our services.

5. Sharing Your Information

We do not sell your personal data. However, we may share your information with:

- **Financial Institutions and Credit Providers:** To evaluate and process your finance application.
- **Credit Reference Agencies (CRAs):** To obtain and report information about your creditworthiness (with your consent).
- **Service Providers:** Third-party vendors that help us provide finance services, including payment processing and IT services.
- **Regulatory Bodies:** To comply with FCA, ICO, and other relevant regulatory obligations, including data audits, fraud prevention, and AML checks.

We ensure that any third parties we share your data with are compliant with data protection laws.

6. International Data Transfers

If necessary, we may transfer your data to a third party outside of the UK or European Economic Area (EEA). In such cases, we will ensure that appropriate safeguards are in place to protect your data in compliance with applicable laws.

7. Data Retention

We retain your personal and financial information for as long as necessary to:

- Complete the processing of your finance application.
- Comply with legal, regulatory, and reporting obligations (e.g., under the FCA or ICO guidelines).
- Respond to any legal claims or disputes.

Once the data is no longer required, we will securely delete or anonymize it.

8. Your Rights

Under the GDPR, you have the following rights in relation to your personal data:

- **Right to Access:** You can request a copy of the personal data we hold about you.
- **Right to Rectification:** If you believe your data is inaccurate or incomplete, you can request corrections.
- **Right to Erasure:** You can ask us to delete your personal data in certain circumstances.
- **Right to Restriction of Processing:** You can request that we restrict how we process your data in certain situations.
- **Right to Data Portability:** You can request that your data be transferred to another service provider.
- **Right to Object:** You can object to processing based on legitimate interests or for direct marketing purposes.

To exercise any of these rights, please contact us at [Your Contact Information].

9. Security of Your Data

We implement appropriate technical and organizational measures to protect your personal and financial data against unauthorized access, disclosure, alteration, and destruction. These include encryption, secure servers, and access control policies.

10. Cookies

We use cookies on our website to improve user experience and analyze site usage. For more information on how we use cookies, please refer to our [Cookie Policy].

11. Third-Party Links

Our website may contain links to third-party websites, such as credit providers or financial institutions. Please note that we are not responsible for the privacy practices of these third-party sites. We encourage you to review their privacy policies before providing any personal data.

12. Changes to This Privacy Policy

We reserve the right to update or amend this Privacy Policy from time to time. Any changes will be posted on this page with an updated effective date. Please review this policy periodically for updates.

13. Complaints

If you have any concerns or complaints about how we handle your personal data, you have the right to lodge a complaint with the **Information Commissioner's Office (ICO)**, the UK's supervisory authority for data protection. You can contact them at:

- **ICO Contact Information:**
Website: www.ico.org.uk
Helpline: 0303 123 1113
Email: casework@ico.org.uk

Contact Us

For any questions, requests, or concerns about this Privacy Policy or your personal data, please contact us at:

NVD Limited T/A Brooklands Motor Centres
162 Armley Road, Leeds, LS12 2TY
Email: Info@BrooklandsMotors.co.uk
Phone: 0113 203 8000

Please be sure to consult with a legal professional to ensure full compliance with **FCA** and **ICO** guidelines based on your specific business operations.