

# Just Protect Ltd

## Privacy Policy

### **Why should you read this document?**

Our aim is to make sure that you have confidence in Just Protect Ltd and feel comfortable about giving us your information. We think that safely looking after your information is a key part of our relationship. This document is important as it allows us to explain to you what we will need to do with your Personal Data and the various rights you have in relation to Your Personal Data.

### **Our details**

#### **Company**

Just Protect Ltd who a company registered in the UK with a company number of 10764142 and a registered address of Pelican House, 119c Eastbank Street, Southport PR8 1DQ.

#### **Information Commissioner's Office (ICO)**

Your privacy is important to us, and we are committed to keeping your information secure and managing it in accordance with our legal responsibilities under applicable data protection laws. We are registered with the UK Information Commissioner's Office (ICO) as a data controller under registration number ZA304322

#### **Financial Conduct Authority**

Just Protect Ltd (Just Fund Me) is authorised and regulated by the Financial Conduct Authority to carry out Credit Broking (we are not a lender) and Insurance Distribution, registration number is 792773

### **What do we mean by 'Personal Data'?**

By 'Personal Data' we mean any information about you that you or third parties provide to us. Your Personal Data may identify you directly, for example your name, address, date of birth, contact details, bank details. The purpose for us obtaining your personal information is for arranging finance and establishing your eligibility for vehicle related insurance products.

The information we capture via our application form is only shared with our partners and lenders which are needed in order to make a decision on your application and to proceed should you wish to go ahead.

We will not ask for more information than we need for the purpose for which we are collecting it.

On occasion, we will use Your Personal Data for contractual responsibilities we may owe our regulator The Financial Conduct Authority or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal compliance or other regulatory obligation to which we are subject.

We will not sell your data.

### **How do we collect your personal data?**

We may collect personal information from you in connection with a service or product provided to you by us. Information that we can collect from you can come directly from you or via our affiliates, dealerships, partners, websites, social media accounts, phone calls, emails, post or SMS.

## **Sharing Your Personal Data.**

Your Personal Data will only be shared for the purposes set out in this customer privacy enquiry notice e.g. to facilitate your finance and insurance requirements.

Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages for products or services unrelated to your application. It is shared to ensure we can adequately fulfil our responsibilities to you.

As a company we will not send your data outside of any EEA state, however we strongly recommend you looking into our partners policies so you fully understand how they will use, store, share and protect your data.

## **Security and retention of Your Personal Data.**

Your privacy is important to us and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

We will ensure we have appropriate physical and technological security measures to protect your information regardless of where it's held.

We will ensure that when we pass your data to the finance provider, they have appropriate security measures in place and will contractually require them to comply with these Privacy Principles.

We will implement and adhere to information retention policies relating your information and will ensure that your information is securely disposed of at the end of the appropriate retention period.

We will keep your information for up to a maximum of 6 years after the end date of your finance arrangement

- To respond to any questions or complaints
- To show that we treated you fairly
- To maintain records according to rules that apply to us.

Please note we may have to retain some information for legal and regulatory reasons such as but not limited to accounting, complaints, investigations. This will be for 7 years maximum.

## **Who are Just Protect Ltd's loan providers, lender panel and insurance providers?**

**Our Lenders** - who we refer your application on to, to find you the most suitable finance deal.

Ratesetter – [www.ratesetter.com/privacy](http://www.ratesetter.com/privacy)

Paragon Finance - [www.paragonbank.co.uk/data-protection](http://www.paragonbank.co.uk/data-protection)

Close Brothers Limited - [Customer home | Close Brothers Motor Finance \(closemotorfinance.co.uk\)](http://Customer home | Close Brothers Motor Finance (closemotorfinance.co.uk))

JBR Capital – <https://jbrcapital.com/about/privacy-policy/>

Shawbrook Bank - <https://www.shawbrook.co.uk/privacy-notice/>

Blue Motor Finance - <https://bluemotorfinance.co.uk/PrivacyPolicy>

Oodle Car Finance - <https://www.oodlecarfinance.com/privacy-notice/>

Advantage Finance - <https://www.advantage-finance.co.uk/home/privacy.asp>

Billing Finance - <https://billingfinance.co.uk/privacy-policy/>

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Moneybarn Finance - <https://www.moneybarn.com/privacy-policy/>

Everyday Loans - <https://www.everyday-loans.co.uk/legals/?a=privacy>

Norton Finance -

<https://www.nortonfinance.co.uk/Documents/PrivacyPolicyAndFairProcessingNoticeWebsiteGDPRJan2019.pdf>

Amigo loans - [www.amigoloans.co.uk/privacy-policy](http://www.amigoloans.co.uk/privacy-policy)

The Car Loan Centre - <https://www.thecarloancentre.co.uk/Policy>

Close Brothers Limited - [Customer home | Close Brothers Motor Finance \(closemotorfinance.co.uk\)](http://Customer home | Close Brothers Motor Finance (closemotorfinance.co.uk))

#### **Our Insurers** for Asset protection and insurance products

- Insure That (Nukula Ltd) - <https://www.insurethat.com/resource/static/pdf/policies/privacy.pdf> . Personal data will be shared with Insure That who provide guaranteed asset protection insurance. They will contact you towards the end of the free 30 day period and invite you to renew. This 30 day free period is included as part of our service
- Key Care Ltd <https://www.keycare.co.uk/home/PrivacyPolicy> Personal Data will be shared with Key Care Limited who provide the Key Recovery and Assistance service; they will contact you at the end of the initial three month period of the service to invite you to renew or upgrade. This three month period is included as part of our service.

#### **Our Warranty administrator**

- The Motoring Organisation - <https://tmo.co.uk/privacy-policy.php>  
Personal data will be shared with TMO who provide and administer our Driveaway warranty product. They will contact you towards the end of the initial three month period of the service to invite you to renew or upgrade. This three month period is included as part of our service.

**Our database system provider** - The system we use to receive your application details and process your information.

Auto Convert (Blue Owl Network Ltd) - <https://www.autoconvert.co.uk/privacy-policy/>

#### **Your rights in relation to Your Personal Data.**

You can:

- Request copies of Your Personal Data that is under our control.
- Ask us to further explain how we use Your Personal Data
- Ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request.)
- Ask us to send an electronic copy of Your Personal Data to another organisation should you wish.
- Change the basis of any consent you may have provided to enable us to market you in the future including withdrawing any consent in its entirety.

#### **How to make contact with our Firm in relation to the use of Your Personal Data.**

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within, please contact:

Compliance Manager

Just Protect Ltd – Privacy Policy v2.0

Just Protect Ltd

Pelican House

119c Eastbank Street

Southport. PR8 1DQ

You should make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.