

Dealer Privacy Notice

Please ensure the Data Notification below has been shared with the people whose data you provide to us and all named parties and that they are satisfied that they understand it.

Who we are

Ford Credit is a trading name of FCE Bank PLC (referred to using "we" or "our"). 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. The latest version of this notice can be found at:
<https://www.ford.co.uk/useful-information/terms-and-privacy>

How we'll use your information

We will use this information provided by you and other third party agencies to comply with the law e.g we may:

Perform periodic screening checks against restricted party and sanction listings in order to comply with Money Laundering Regulations and; perform credit and fraud searches to verify your identity and to ensure you can afford to take the finance.

Credit Reference Agencies (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.

Automated Decision Making

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

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 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

As an individual, 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. 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.