Privacy Policy

Effective Date: October 2025

At Car Finance Payback, a trading name of Edwards Hoyle Ltd, we respect your privacy and are committed to protecting your personal data. This Privacy Policy explains how we collect, use, and safeguard your information when you visit our website or our premises. It also explains your privacy rights and how the law protects you.

By using our website or engaging our services, you agree to the practices described in this policy. We may update this policy from time to time, so please check this page periodically to stay informed.

If you have any concerns about how your data is handled, please contact us by email or telephone at 01625 577 660. You also have the right to complain to the Information Commissioner's Office (ICO) (www.ico.org.uk), but we ask that you give us the opportunity to resolve your concerns first.

Contents

1. The Data We Collect About You

Personal data is any information from which you can be identified. Anonymous data, where identification is not possible, is not considered personal data.

We may collect, store, and use the following types of personal data:

- **Identity information:** First name, maiden name, last name, username, marital status, title, date of birth.
- **Contact information:** Address, email address, telephone numbers, previous names and addresses.
- **Financial information:** Data relevant to your claim.
- **Vehicle information:** For PCP claims, vehicle make, model, and registration details.

If we are required by law or under our agreement with you to collect personal data and you do not provide it, we may be unable to assist or continue providing our services. In such cases, we will notify you if we need to cancel our agreement.

2. How We Collect Your Personal Data

We collect data using the following methods:

- **Directly from you:** Personal details provided through forms, email, or other communications, including when you:
  - Apply for our products or services
  - Engage our services
  - Provide feedback
- **Automatically:** Your IP address is recorded by our web server when you access pages or components of our website. This helps us monitor website usage. We collect this

information using cookies and similar technologies. Please see our Cookie Policy for further details.

3. How We Use Your Personal Data and Who We Share It With

Internal Use

Your data is stored securely and accessed only by employees who need it to perform their role. We only process data necessary to act on your behalf.

Third-Party Sharing

We may share your information with:
- Law firms
- Experts
- Other third parties necessary to progress your claim

Credit Report Data – Valid8 IP

If your claim requires a credit report, we share relevant personal data with Valid8 IP, a third-party service provider, to obtain the information necessary to progress your claim. This may include identity, financial, and other relevant data. By proceeding with your claim, you consent to this sharing.

Communication Methods

We may contact you via email, SMS, telephone, or post. You can object to any method, but your claim may be delayed or affected if we cannot obtain required information.

Legal Obligation

We may be required by law to share personal data with other organisations for statutory returns, crime prevention, or regulatory compliance. Anti-money laundering legislation may require proof of ID and, in some cases, the source of funds. Any sensitive characteristics you disclose will only be shared if legally required.

Legitimate Interest

We may use your data for:
- Analysis and management
- Maintaining accurate client records
- Sharing with our professional indemnity insurance provider if necessary

Marketing is only sent to clients who have opted in. Third-party data processors are contractually bound to UK data protection standards. We avoid transferring data outside the EU unless necessary for your claim and ensure contractual safeguards are in place.

Marketing Communications

We may use your data to provide information about services that may interest you. Marketing is sent only to clients who have requested it or had a previous claim and have not opted out.

Third-Party Marketing

We will obtain your express consent before sharing your data with any company outside Edwards Hoyle Ltd for marketing purposes.

Opting Out

You can opt out of marketing communications at any time. This does not apply to data provided as part of a claim.

4. Use of Cookies

We use cookies to enhance your experience on our website. Disabling cookies may affect functionality. Our website uses only short-lived session cookies to track essential information as you navigate between pages.

5. Data Security

We have implemented appropriate measures to prevent accidental loss, unauthorised access, or disclosure. Access is limited to employees, agents, contractors, and authorised third parties, all of whom are bound by confidentiality obligations. We have procedures to manage any suspected breaches and, where legally required, will notify you and the relevant regulator.

6. Data Retention

We are required by law to retain basic client information (including contact, identity, financial, and transaction data) for six years after your relationship with us ends, for tax purposes.
You may request deletion of your data under certain circumstances. Data may also be anonymised for research or statistical purposes and used indefinitely without further notice.

7. Your Legal Rights

Under UK data protection law, you have the right to:

- Withdraw your consent (cannot be applied retrospectively; may end your instruction)
- Request correction of any errors in your personal data
- Request erasure of your personal data (“right to be forgotten”)
- Ask us to restrict processing of your data
- Request electronic copies of the data you have provided
- Object to the use of your data for marketing purposes
- Complain to the ICO if you believe our processing breaches UK regulations

Fees

Requests are generally free. A reasonable fee may apply if requests are unfounded, repetitive, or excessive.

Verification

We may request specific information to confirm your identity and ensure personal data is not disclosed to unauthorised persons.

Response Time

We aim to respond to all legitimate requests within one month. Complex or multiple requests may take longer, and we will notify you and provide updates where necessary.