

Mercedes-Benz Financial Services UK Limited

Privacy Notice

Mercedes-Benz Financial Services UK Ltd (MBFS) is a subsidiary company of Daimler AG, owners of the Mercedes-Benz brand. MBFS works with other subsidiary companies which includes our Retailer partners and Dealer Network in the UK to provide finance, leasing and related services to Mercedes-Benz and smart customers.

How your Personal Information is used

MBFS takes your privacy seriously. Unless you have agreed otherwise, your personal information will only be used to provide the financial services you have requested from us and to administer your agreement.

Your details will be shared with third parties who include our agents, credit reference and fraud agencies, group companies and the Mercedes-Benz Retailer / Dealer supplying the vehicle.

Details may be transferred out of the European Economic Area and will at all times be held securely and handled with the utmost care. Your details will be stored, but will not be retained longer than necessary. Your personal data is protected by legal rights which are detailed later in this document.

Your Application for Credit

In order to process your application, we will perform credit and identity checks with one or more Credit Reference Agencies (CRAs). We may also make periodic searches at CRAs to manage your agreement with us.

We will supply your personal information to CRAs and they will provide us with information about you. CRAs will supply public (such as the electoral register) and shared credit information. This will include information relating to both your financial situation and history in addition to information used for the purposes of fraud prevention.

We will use this information to:

- Assess your creditworthiness and determine whether you can afford to take the vehicle
- Verify the accuracy of the data you have provided to us
- Prevent criminal activity, fraud and money laundering
- Manage your account(s)
- Trace and recover debts
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. 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. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us, they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or inform us that you have a spouse, partner or financial associate, we will link your records together. Please ensure you discuss this with the relevant parties, and share this information with them, before lodging the credit application. CRAs will also link your records together and these links will remain on your and their files until such time as you or any other individual involved in a joint application successfully files for a disassociation with the CRAs.

If you are making this application as a partner in a firm or as the director of a limited company, MBFS may also carry out searches with credit reference and/or fraud prevention agencies in respect of other partners and directors. By making this application you warrant that your partners or directors understand that MBFS will be carrying out such searches and using their personal information.



The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in the Credit Reference Agency Information Notices (CRAIN). CRAIN is accessible from each of the three CRAs listed below:

- **Call Credit** www.callcredit.co.uk/crain
- **Equifax** www.equifax.co.uk/crain
- **Experian** www.experian.co.uk/crain

The personal information we have collected from you will also be shared with fraud prevention agencies. It will be used to prevent fraud and money-laundering and to verify your identity. These checks require us to process your personal data. If fraud is detected, you could be refused certain services, finance or employment.

The personal data provided will be used to prevent fraud and money laundering, and to verify your identity. This includes but is not limited to your name, address, date of birth, contact details, financial information, employment details, device identifiers including IP address and vehicle details. We, and fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

We process your personal data because we have a legitimate interest in preventing fraud and money laundering, and to verify your identity to protect our business, and to comply with the law. Such processing is also a contractual requirement of our provision of financial services.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

Automated Decisions

As part of the processing of your personal data, decisions may be made by automated means. This means we may automatically decide that you pose a fraud or money laundering risk if our processing reveals your behaviour to be consistent with that of known fraudsters or money launderers, or is inconsistent with your previous submissions, or you appear to have deliberately hidden your true identity.

Consequences of Processing

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the financial services you have requested, or we may cease to provide existing services to you.

A record of any fraud or money laundering risk will be retained by fraud prevention agencies, and may result in others refusing to provide services, finance or employment to you. If you have any questions about this, please contact us on the details below.

Transfer of Data


Whenever fraud prevention agencies transfer your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data. This protects your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

Your Legal Rights

Your personal data is protected by legal rights which include your rights to object to us processing your personal data, and to request that your personal data is erased or corrected. You may request access to your personal data. To exercise your data protection rights, please contact us using the contact details below. You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data.

Further information is available on the Mercedes-Benz UK website in the Daimler Group (UK) Privacy Policy. You may also contact the **Data Protection Officer, Mercedes-Benz Financial Services UK Ltd, Tongwell, Milton Keynes MK15 8BA. Tel: 0808 208 1701 or email mymercedesbenzdata@daimler.com**

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