

Privacy Policy

Hoist Finance UK is a wholly owned subsidiary of Hoist Kredit AB. This privacy policy explains how we use any personal information that we collect about you when you use this website.

Topics:

- **What personal information do we use and what information do we collect about you?**

We use personal information which has been obtained during the lifetime of your account. This may include, for example, your name, address, payment details and details of previous communications with you (such as records of telephone calls and email and other written contact with you). This information is likely to include information obtained from the original lender or supplier and from other organisations which may have communicated with you about your account.

We also collect personal information about you as follows:

- We will retain records of communications with you concerning your account;
- We will retain records of your access to and use of our website (for example, using web chat and making payments) including the use of cookies.

In the course of dealing with your account, we may obtain further personal information from third parties which we may use in order to try to increase the accuracy of the information we hold and/or to gain a better understanding of your circumstances. These third parties include credit reference agencies, the Land Registry and other organisations which provide services to improve the quality of data.

- **How will we use personal information about you?**

All of the information that we collect from you is for account management and debt collection purposes. We will not share your information with other companies for marketing purposes.

- **Disclosure of your personal information**

We may share your personal information with any member of our group, which means our subsidiaries and holding companies.

We may also disclose your personal information to third parties:

- In the event we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.



- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation or in order to enforce or apply our terms of use or to protect our rights, property or safety. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.
- To enable third parties to collect or manage a debt on our behalf or to enable us to collect and manage debt on behalf of any third party.

- **Storage and security of personal data**

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us. Such staff maybe engaged in, among other things, the processing of your payment details and the provision of support services.. We will take appropriate steps to ensure that your data is treated securely and in accordance with this privacy policy.

All information that you provide to us is stored on our secure servers. Any payment transactions will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

- **Access to your information and correction**

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please **email or write to us**. We will charge £10 for this service and will respond to your request in any event within 40 days.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

- **Cookies**

Cookies are text files placed on your computer to collect standard internet log file information and visitor behaviour information and typically may be used to store information that would enable a website to improve your overall experience, for



example by being able to remember who you are and where in the website you have visited. In many cases, a website needs to use a cookie in order to function correctly.

There are different types of cookies, two of the most commonly used ones are as follows:

Session Cookies - these cookies are present on your computer only for the time that you are visiting the website that creates them. It is deleted when you close your browser. Session cookies are generally used to ensure that a website functions correctly.

Persistent/Analytical Cookies - these cookies remain on your computer after you visit the website that creates them, but do expire after a set length of time. A persistent cookie would be used to store information that would enable a website to later more optimise your viewing experience, or to gather information for statistical purposes. Whilst persistent cookies remain on your computer after your browser is closed, they can be manually deleted if required.

We use two different cookies on our customer website, as follows:

1. A Session Cookie is used so that the website may keep track of which Hoist Finance web server you were connected to when you first loaded the site. Many websites including this site use more than one web server to handle and spread the traffic. It is important for the website to be able to know which web server is dealing with your traffic and so the session cookie contains this information.
2. An Analytical (Persistent) Cookie is used by our live web chat system to hold a unique code that enables us to recognise your previous visits. If you have used the chat service before then we may be able to recall previous chats so that your interaction with us is easier, At no time is any private information about you held in this cookie, nor can it be used to track your visits to other websites or any other activity.

Use of these cookies can be prevented at any time by altering the cookie settings within your applicable browser. However, functionality of this website will be impaired as a result.

If you wish to prevent cookies from being placed onto your machine by this website, but either cannot or do not wish to implement the measures as suggested above, then please refrain from using this website.

- **Other websites**

Our website contains links to other websites. This privacy policy only applies to this website, so when you link to other websites you should read their own privacy notices.



- **Changes to our privacy policy**

We keep our privacy policy under regular review and we will place any updates on this webpage. Please visit this policy on a regular basis to see if there are any updates to this policy.

This privacy policy was last updated on 18 June 2015.

- **How to contact us**

Please **contact us** if you have any questions about our privacy policy or information we hold about you.

