

# Open Banking Supplemental Privacy Notice

This privacy notice explains how we will use your personal data if you have chosen to take part in our open banking trial.

## 1. Who controls my personal data?

Honda Finance Europe is the controller of your personal data. Our contact details are as follows:

Customer Services Department at Honda Financial Services, Cain Road, Bracknell, RG12 1HL, by telephoning the same department on 0345 128 8908 or by email at [hfe.customerservice@honda-eu.com](mailto:hfe.customerservice@honda-eu.com)

The provider of our Open Banking Service is Equifax.

## 2. What personal data do you use?

If you have chosen to take part in our open banking trial, we will have access to the transaction information in your current account for the last 6 months. We will usually receive a one-off snapshot of 6 months of transaction history, which will be appended to your agreement file. However, please note that some banks have set up their open banking so that third parties receive access to data for a longer period. If this is the case, we only access data once in order to obtain 6 months of your transaction history but please be aware that the open banking access will remain in place for the period set by your bank.

## 3. How do you use my open banking data?

We will use your open banking data in circumstances where we required additional evidence to assess the affordability to you of our financial products.

## 4. What is the legal basis that allows you to use my open banking data?

We will only use your open banking data with your informed consent, which will be sought from you via a link sent to your mobile phone. This consent is valid for one time access only.

## 5. How do you share open banking data?

We do not give your open banking data to any third parties to use for their own purposes. Please refer to our Full Privacy Notice for further details of categories of organisations your data may be shared with and for what purposes.

## 6. Do you send my open banking data outside of the UK or Europe?

Your data will not be transferred by us outside of the UK or Europe.

## 7. For how long do you keep my open banking data?

We will keep your open banking data throughout your agreement and for a reasonable period thereafter. After this time, we will delete your open banking data.

## 8. What are my rights in relation to my open banking data?

You have the following rights in relation to your open banking data:

- Information – Be informed about how we use your personal data, for example by way of a Privacy Notice;
- Access – Obtain access to your personal data that we hold;
- Rectification – Request that your personal data is corrected if you believe it is incorrect or incomplete, *although please note that if you believe your current account transaction information is incorrect you will need to contact your bank directly to get this updated;*
- Erasure – Request that we erase your personal data in certain specific circumstances
- Restriction – Ask us to restrict our data processing activities where you consider that:
  - Personal data is inaccurate;
  - Our processing of your personal data is unlawful;
  - Where we no longer need the personal data, but you require us to keep it to enable you to establish, exercise or defend a legal claim; or
  - Where you have raised an objection to our use of your personal data.
- Portability – Request a copy of your open banking data in a commonly used electronic format.
- Automated decisions – Not be subject to automated decisions which produce legal effects, or which could have a similarly significant effect on you. We will not use open banking data to make any automated decisions about you.

#### **9. What can I do if I am not happy with the way you are using my open banking data?**

In the first instance we would ask you to contact our data protection representative via [hfe.customerservice@honda-eu.com](mailto:hfe.customerservice@honda-eu.com) who will look into your query and seek to resolve it for you.

If you are still not happy you can contact the Information Commissioner's Office at [ico.org.uk](http://ico.org.uk). Honda Financial Services' ICO registration number is Z7591683.

#### **10. How else does Honda Financial Services use my personal data?**

Please see our main Privacy Policy <https://www.honda.co.uk/cars/useful-links/finance-privacy-policy.html> for a full explanation of how Honda Financial Services uses your personal data when you are our customer.