



Your Privacy Policy

1. Introduction

Please read this Privacy Policy carefully as it explains how RCI Bank UK Limited (trading as “**RCI Bank**”) and our related businesses within RCI Group (“**we**”, “**our**” or “**us**”) use the personal information that you provide to us, or that we have obtained about you. The personal data that you provide (referred to as your “**information**” in this Privacy Policy) is data which by itself or with other data available to us, can be used to identify you.

RCI Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 815220). RCI Bank is registered in England and Wales, No.11429127 and our registered office is at Rivers Office Park, Denham Way, Rickmansworth, WD3 9YS. You can confirm our registration on the Financial Services Register.

RCI Bank is part of the RCI Group of companies whose intermediate parent company is RCI Banque SA trading as ‘Mobilize Financial Services’ and whose ultimate parent company is Renault SA. and the RCI Group includes RCI Financial Services Limited, Mobilize Lease & Co UK Limited, Renault UK Limited, Renault UK Limited trading as Dacia, Renault UK Limited trading as Alpine, and Nissan Motor (GB) Limited (all of which comprise the, “**RCI Group**” or “**Group**”). The RCI Group therefore includes, RCI Banque SA, RCI Financial Services Limited, RCI Bank, Mobilize Lease & Co UK Limited, and our ultimate parent company’s group of companies. If the RCI Group changes from time to time, we shall inform you of such changes. If you would like more information on the companies that make up the RCI Group, please do get in touch or go online to www.mobilize-fs.com and www.renaultgroup.com.

From time to time, we may need to update or amend this Privacy Policy but we will let you know of any key changes to this Privacy Policy so you understand how your information is being used.

The Website Privacy Policy on the website describes how RCI Bank uses the information collected about you (your “personal information”) when you visit this website (the “website”). Your personal data is data which by itself or with other data available to us, can be used to identify you.

2. What information do we collect?

When opening an account, it is important that you provide accurate information on your application.

We will only process personal data you provide to us in accordance with the Data Protection Act 2018, UK GDPR, the Privacy and Electronic Communications (EC Directive) Regulations 2003, (as updated from time to time) and other applicable privacy laws as amended from time to time. Whether you become a customer or not, we will use your personal data for the reasons set out below and if you do become a customer, we will use it to manage your account. Most of this information is directly collected when opening your account.

The categories of information that we may collect about you during your application for an account with RCI Bank are as follows: gender, title, full name (including any middle names), address, email address, telephone number, address history, residential status, date of birth, place of birth, nationality, marital status, driving licence, bank details, employer’s name and address, occupation, time in employment, income, expenditure, any ID documents, the date and time you used our services, tax residency information, website information, information relating to your business, voice recordings made to our customer service centres and any other information or documentation you may provide in relation to your application or otherwise. We also ask you to provide memorable information to secure your account such as mother’s maiden name. Your bank details help us to validate the information you have supplied and will be listed as your linked account (you can change this in future if you wish).



Some of the personal data requested in the application is optional. The optional and/or required data fields are indicated in the application form. All other information we need from you is mandatory and required. If you do not want to provide us with the required information then we will not be able to proceed with the identification and fraud prevention checks described below, subsequently, we will not be able to open an account for you. At the end of the application, we will ask you to confirm your details and submit your application.

We may also collect information such as voice recordings made to our customer service centres and any other information or documentation (such as ID documents and proof of address) you provide. If you do not provide us with required information that we request from you as required to consider your application, we will not be able to proceed with the credit reference and fraud prevention checks described below and, subsequently, we will not be able to enter into an agreement with you.

We may automatically collect the following information: details of transactions you carry out through our website, and when you use our websites, applications and our customer service centres including, but not limited to, the date and time you used our services, traffic data, location data, weblogs and other communication data, the resources you access, and the number and frequency of your visits. We may also automatically collect technical information, including anonymous data collected by the hosting server for statistical purposes, the Internet protocol (IP) address used to connect your computer or device to the Internet, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform.

Some of this information does not identify you personally but provides us with information about how you use our services and engage with us (we use this information to improve our services and make them more useful to you). We may also receive information from third parties, suppliers and partners about the products and services you have purchased. To find out more about the cookies and similar technologies we use, please see our Cookies Policy. We may also collect any personal data which you allow to be shared that is part of your public profile or third party social network.

In addition to the information that you provide in your application to open an account with RCI Bank, we may also collect information about you from enquiries we may make about you (including from the searches we do with fraud prevention and credit reference agencies and enquiries we may make internally, or with any other RCI Group company, about your performance of any other agreement you have with us or an RCI Group company).

When you sign up to our mobile application (the "App"), any data collected through use of the App will be used in accordance with this Privacy Policy. We may also collect other information such as information you provide through customer surveys, feedback, complaints and correspondence. Some information is required information, but other information is optional and if you do not want to give it to us, you do not need to. We are always grateful for information you do provide though because this helps us to improve our products and services.

In addition, during the lifecycle of any agreement with you, we may request updated or additional information and documentation where necessary to comply with our legal and regulatory obligations, including those relating to fraud prevention, anti-money laundering, counter-terrorist financing, sanctions compliance and customer due diligence. This may include information and documentation required to verify and periodically review your identity, contact details, financial circumstances, employment or business activities and source of funds or wealth. Where applicable, this may also include information about any person acting on your behalf or otherwise connected with your account. The specific information requested will depend on the nature of your relationship with us, the products you hold, the level of risk identified and applicable legal or regulatory requirements.

We may also obtain information from public records, company registries, identity verification providers, sanctions and financial crime screening providers, and other reputable third-party sources where necessary to verify information provided to us, carry out customer due diligence, prevent fraud and financial crime, and comply with our legal and regulatory obligations.

3. What do we do with the information we collect?

The purposes for which we use your information and the legal basis under data protection laws on which we rely to do this are as follows:

- It is necessary for the **performance of the contract** with you or to take steps to enter into it. This includes verifying your identity (including through the use of biometric data for some suppliers) and assessing your application for an account (including fraud prevention checks) when you first enter into the contract and/or any subsequent applications, variations or modifications to the contract and administering the agreement between us and to provide you with the service under that agreement (i.e. managing your account, communicating with you, providing updates on the status of your account, dealing with any complaints and notifying you of any changes to this statement).
- It is necessary for our **legitimate interests** or that of a third party. This includes:
 - Making automated decisions about you when processing your application as this is the most efficient way to process your application (see “Automated decisions and profiling” below for more information). These decisions may be based on factors such as your application data, identity and fraud prevention checks, information from credit reference and fraud prevention agencies and our internal records, and may affect whether we open or continue to provide an account or service with you;
 - creating a profile of you to decide what products and services to offer to you for direct marketing purposes;
 - using ‘list-based’ targeting tools via social media platforms to offer you and like-minded individuals tailored products and services for direct marketing purposes;
 - to onboard you as a customer on our App, access your location if you use certain features and to send you push notifications (if you enable them);
 - contacting you prior to the end of maturity of a fixed term account to discuss your options;
 - making available personalised offers and promotions to you;
 - identifying trends to develop new products and services;
 - advising you about the products and services that we are providing to you in response to a request from you about this;
 - in some cases, we may use automated methods to analyse, combine and evaluate information that you have provided to us (including the sharing of your personal information within our RCI Group of companies as mentioned in this Privacy Policy);
 - collecting and analysing information so that we can deliver the most appropriate customer experience to you by tailoring and making relevant all our service and communications;
 - preventing fraud and money laundering, and to verify your identity, in order to protect our business and to comply with laws that apply to us;
 - for product development, statistical analysis and market research and customer surveys so that we can better understand you as a customer and provide tailored offers, products and services that we think you will be interested in (we may want to contact you from time to time for market research, however you can ask us not to contact you for this purpose at any time);
 - providing you with customer support and services, including answering questions and responding to feedback and complaints;
 - monitoring communications between us (calls, letters, emails and texts) to prevent and detect crime, to protect the security of our communications, systems and procedures, and for quality control and training purposes;

- for management and audit of our business operations including accounting and analysis of applications made to us;
- to verify the accuracy of information that we hold about you and create a better understanding of you as a customer;
- for network and information security purposes i.e. in order for us to take steps to protect your information against loss, damage, theft or unauthorised access;
- to comply with a request from you in connection with the exercise of your rights (for example where you have asked us not to contact you for marketing purposes, we will keep a record of this on our suppression lists in order to be able to comply with your request);
- for improving our processes, systems, operations and services (including their testing) and for business continuity and disaster recovery purposes; and
- for the establishment and defence of our legal rights.

We only collect information which is necessary, relevant and adequate for the purpose you are providing it for:

- It's necessary for **compliance with a legal obligation**. This includes when you exercise your legal rights under data protection law, to verify your identity, for the establishment and defence of our legal rights, for activities relating to the prevention, detection and investigation of crime, to conduct credit, fraud prevention and anti-money laundering checks and for compliance with our legal and regulatory responsibilities. This includes carrying out ongoing monitoring of our relationship with you, including periodic reviews, customer due diligence and enhanced due diligence where required, sanctions screening and requesting updated or additional information and documentation relating to identity, financial circumstances, business activities, beneficial ownership, ownership and control structures, source of funds or wealth and other matters necessary to meet our legal and regulatory obligations. We may process your personal information to comply with our other legal requirements.
- You have given us your **consent** to use your biometric data such as photographs to authenticate and verify your identity, and we process such data in accordance with applicable data protection laws.
- You have given us your **consent** to use it for direct marketing communications. Please see 'Marketing Communications' below for more information on marketing, including details on how to stop receiving marketing communications. You can change your marketing preference at any time; for email and SMS, please follow the unsubscribe instructions in those communications.

4. Use by credit reference and fraud prevention agencies

In order to process your application and confirm your identity, we will perform credit and identity checks on you with one or more credit reference agencies. To do this, we will supply your personal information to credit reference agencies and they will give us information about you. This will include information from your application. Credit reference agencies will supply to us both public information, including information from the electoral register, and shared identity and fraud prevention information. When credit reference agencies receive a search from us, they will place a search footprint on your credit file that may be seen by other organisations.

We will use this information to:

- 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; and
- ensure any offers provided to you are appropriate.



We will continue to exchange information about you with credit reference agencies while you have a relationship with us. This information may be supplied to other organisations by the credit reference agencies, who can retain the information that we give to them for 6 years after your relationship with us has ended.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together. You should make sure you discuss and share this information with them, before making an application to us. Credit reference agencies will also link your records together and these links will remain on both of your files until such time as you successfully file for a disassociation with the credit reference agencies to break that link.

The identities of the credit reference agencies, 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 credit reference agencies are explained in more detail at www.experian.co.uk/crain.

Before we provide any services to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process your information. If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to enter into a relationship with you or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us using the contact details set out below.

Further details explaining which fraud prevention agencies we use and how the information held by fraud prevention agencies may be used can be obtained by contacting us using the contact details set out below.

5. Automated decisions and profiling

RCI Bank may use a credit reference agency scoring system and fraud detection and prevention system, i.e. an automated system to assess your application and decide whether to enter into an agreement with you. Where we make a significant decision about you using solely automated processing, we will provide appropriate safeguards as required by applicable data protection laws. These safeguards include providing information about the decision, enabling you to request human intervention, make representations, and contest the decision.

Automated decision-making may be used when assessing account applications and carrying out identity, fraud prevention, anti-money laundering and other financial crime checks. The information used may include information provided by you, information obtained from credit reference agencies, fraud prevention agencies and other verification or screening providers, and our internal records.

We will create a profile of you based on the information that we hold about you and the services that you are interested in in order to send you tailored offers (if you have agreed to receive marketing communications from us) from time to time.

6. Data anonymisation and use of aggregated information

Your information may be converted into statistical or aggregated data in such a way as to ensure that you are not identified or identifiable from it. Aggregated data cannot be linked back to you as a natural person. We might pass on this information to companies in our Group for analytical and statistical purposes or to other companies, such as advertisers, to use for our business and research purposes.

7. Who may receive or have access to your information?

We may share your information with:

- Companies and consultants providing services to us (for example, marketing agencies, mail outsourcing service providers, information technology service providers who provide and maintain our systems our App and our website host). Those companies and consultants providing services to us will only use your information to provide those services to us.
- Third party suppliers who fulfil business activities for us (like marketing, customer care, customer retention, events and market research etc.)
- Selected partners who help us to provide you with the information, products and services that you request.
- Other members of the RCI Group for purposes set out in this Privacy Policy and for product development, statistical analysis and audit purposes.
- A purchaser or potential purchaser of our business or otherwise in the event of a merger, acquisition, re-organisation or similar event.
- A third party company that may take over your contract so that you can continue with your contract.
- A third party involved in the funding, liquidity, capital or treasury and/or related services in relation to your contract with us;
- Any motor manufacturer from whom we purchase or hire goods (and their group companies), both within and outside the RCI Group, as appropriate. For example, to handle complaints or provide you with services and information.
- Third-party insurance partners and services providers.
- Credit reference agencies, identity authentication providers, fraud prevention agencies, and other due-diligence service providers to help us verify information, make credit decisions, carry out customer due diligence and prevent fraud and financial crime. They may also provide information about you to us.
- The police, fraud prevention and identity authentication entities, other law enforcement agencies, government and tax authorities in the United Kingdom or abroad in order to detect, investigate and prevent crime (please note that fraud prevention agencies may also enable law enforcement agencies to access and use your information to detect, investigate and prevent crime).
- The courts in the United Kingdom or abroad as necessary to comply with a legal requirement, for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations.
- Our legal and other professional advisors.
- Anyone else where you have given consent or as required by law.

Please be aware that we engage third party agencies, who on occasion, may contact customers by post, email, telephone and/or SMS message on our behalf (for example, to discuss customised offers based on information we hold about you provided you have opted in to receive marketing communications). Any information that you provide to the agency or any requests that you make for further information will be passed on to RCI Bank and we will deal with your query. Please be assured that any information you provide to the agency will be kept secure and confidential.

8. Marketing communications

We would like to contact you with exciting and relevant information about our promotions, events, information, products and services which may be of interest to you. This may be by post, email, SMS and/or telephone, where you have told us we can contact you specifically for this purpose in accordance with your chosen marketing preferences.

You can change your marketing preference at any time by us by contacting us using the details at the end of this Privacy Policy. For email and SMS, please follow the unsubscribe instructions in those communications.

9. Marketing and social media

We may share your personal data with certain third-party social media platforms for direct marketing purposes to make our products and services more responsive to your interests and/or those of like-minded individuals. We may use your information on 'list-based' targeting tools offered by social media platforms and match you on social media for the purposes of direct marketing. For example, we may aggregate your email address together with the email addresses of other customers that visit our website, hash such data, and transmit the hashed data to Facebook for the purposes of creating "Custom Audiences" (where targeted ads are sent to people on Facebook who have already been on our website). We may also use your information to build "Lookalike Audiences" based on your characteristics or interests using targeting tools on social media platforms, for example, where targeted ads are sent to people on Facebook who have similar characteristics to people on our Custom Audience list. We aim to ensure that any use of your personal data for marketing or profiling purposes is fair, transparent and appropriate to your interests.

You can opt-out of this use of your personal data for targeted ads at any time by contacting us at the details in section 14 of this Privacy Policy, or for email and SMS, please follow the unsubscribe instructions in those communications, and we will take steps to remove your information from our social media marketing lists. Please note that where you opt-out of this use of personal data, you will be opted-out of all marketing communications, including communications outlined in section 8.

10. Where we store your information / Transfers to third countries

Sometimes our service providers or other Group companies may be located in other countries and in which case we may send your personal information to countries which have different standards of data protection than the UK. We have put in place protections to ensure that your information is always safeguarded.

We store your information on servers located within the UK or European Economic Area (EEA). We may change the location of servers in the future to improve services to you but we shall always ensure that we put in place protections to ensure that your information is safeguarded. Due to the international nature of our business, there may be some instances where your information is processed or stored outside of the UK and/or EEA. Where we transfer personal data outside the UK and/or EEA, we rely on appropriate safeguards such as the UK International Data Transfer Agreement or standard contractual clauses approved by relevant regulators.

Whenever fraud prevention agencies transfer your information outside of the UK and/or EEA, they impose contractual obligations on the recipients of that information to protect your personal data to the standard required in the UK and/or EEA. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

Please note that we are a member of National Hunter, a fraud prevention agency. The rules currently do not allow for processing National Hunter data outside of the EEA.

11. How long we store your information

Where we collect your information, the length of time we retain it is determined by a number of factors including the purpose for which we use that information and our obligations under applicable laws. We do not retain personal information in an identifiable format for longer than is necessary for the purposes for which we collect it unless we believe that the law requires us to preserve it.

If your application for an account is declined, not automatically approved or if your application is accepted but you do not proceed, we keep your information for 6 months or for as long as necessary to deal with any ongoing queries you may have and/or compliance with laws and regulations. If your application is accepted and you proceed, we hold your information for 7 years from the date on which your agreement with us ends.

If you have signed up to receive email marketing from us, we will store your information for as long as you are subscribed to our email marketing list (even if you are no longer an active customer). If you unsubscribe, we will keep your email address on our suppression list to ensure that we do not send you marketing emails.

Credit reference agencies will retain the information that we give to them for 6 years after your account is closed.

Fraud prevention agencies can hold your information for different periods of time, and if you are considered to pose a fraud or money laundering risk, your information can be held for up to 7 years.

We will not hold your personal information in an identifiable format for any longer than is necessary. We hold your personal information for the periods mentioned to establish, bring or defend legal claims.

The only exceptions to the periods mentioned above are where:

- the law requires us to hold your personal information for a longer period, or delete it sooner;
- where you have raised a complaint or concern regarding a product or service offered by us, in which case we will retain your information for a period of 7 years following the date of that complaint or query; or
- you exercise your right to have the information erased (where it applies) and we do not need to hold it in connection with any of the reasons permitted or required under the law; or
- in limited cases, the law permits us to keep your information indefinitely provided we put certain protections in place.

At the end of the retention period, your data will either be deleted completely or anonymised, for example by aggregation with other data so that it can be used in a non-identifiable way for statistical analysis and business planning.

12. Your rights

Under data protection laws, you have the following rights in respect of your information:

- to be **informed** about the processing of your information (this is what this Privacy Policy sets out to do);
- to have your information **corrected if it is inaccurate** and to have **incomplete information completed**. If you enter into an agreement with us, you can change your information via online banking or by contacting us using the details at the end of this policy – it is important that you keep your information up to date;
- to **object to processing** of your information provided we do not have any continuing lawful reason to continue to use and process the information. When we do rely on our legitimate interests to use your personal information for direct marketing, we will always comply with your right to object. If you would like to do so, please contact us at the details at the end of this policy;

- to **withdraw your consent** at any time where we rely on it to process your information. If you would like to withdraw your consent to receiving any direct marketing to which you previously opted-in, you can do so using the unsubscribe tool in the communications, updating your preferences via online banking or by contacting us using the details at the end of this policy. If you withdraw your consent, our use of your information before you withdraw is still lawful;
- to **restrict processing** of your information provided we do not have any continuing lawful reason to continue to use and process that information;
- to have your information **erased** from our systems by contacting us using the details at the end of this policy, provided we do not have any continuing lawful reason to continue to use and process that information;
- to **request access** to your information and information about how we process it by contacting us using the details at the end of this policy. We may not provide you with a copy of your information if this concerns other individuals or we have another lawful reason to withhold that information;
- to **move, copy or transfer** your information in a structured data file ("data portability"). Where we rely on your consent as the legal basis for processing your information or need to process it in connection with your contract, you may ask us to provide you with a copy of that information in a structured data file; and
- rights relating to **automated decision making**, including profiling, in certain circumstances. If you object to this, please contact us at the details at the end of this policy.

Please note that where we require personal data or other information to comply with a legal or regulatory obligation, for example for anti-money laundering, sanctions or fraud prevention purposes, failure to provide the requested information may affect our ability to open or continue providing an account or service to you and may result in transactions or services being restricted, suspended or an account being closed, where permitted by applicable law and the terms and conditions governing your account.

You have a number of rights in relation to your personal information as mentioned above under data protection law. In relation to most rights, we will ask you for information to confirm your identity to protect the confidentiality of your personal information and, where applicable, to help us search for your personal information. Except in rare cases, we will respond to you within 30 days after we have received any request or 30 days from the date we have received everything needed to confirm your identity.

The way we process your information and the legal basis on which we rely to process it may affect the extent to which these rights apply. If you would like to discuss or exercise any of these rights, please contact us using the details provided below.

You have the right to **lodge a complaint** directly to us regarding how we use your personal data, and we will handle such complaints in accordance with applicable data protection laws.

You also have the right to lodge a complaint with the **Information Commissioner's Office** ("ICO") (or other relevant data protection authority) where your information has or is being used in a way that you believe does not comply with data protection laws. Please see contact details for the ICO below or visit the ICO's website at www.ico.org.uk for further details. We encourage you to contact us before making any complaint and we will seek to resolve any issues or concerns you may have. You can also contact our Data Protection Officer with any data protection concerns. We have included how to contact them below.



13. Security

We are committed to ensuring that your information is secure. To prevent unauthorised access or disclosure of information, we have physical, electronic and managerial procedures in place to keep your information safe.

14. Contact details

If you have any specific data protection questions, concerns or a complaint, you can address it to our Data Protection Team as follows:

Data Controller: RCI Bank UK Limited, Rivers Office Park, Denham Way, Maple Cross, Rickmansworth, WD3 9YS.

Data Protection Officer: Data Protection Officer, RCI Bank UK Limited, Rivers Office Park, Denham Way, Maple Cross, Rickmansworth, WD3 9YS or Email: dataprotectionofficer-uk@mobilize-fs.com

Freepost RCI BANK (that is all - no address or stamp needed).

Contacting us by phone: You can call our team on **0345 6056 050**. To help us improve our service we may record and monitor calls. Calls are charged at local rate.

Contacting us by email: When you email us, we collect some personal details like your name, address and phone numbers. Email is not 100% secure - so we advise that you keep personal information to a minimum. With this in mind, please do not transmit account information using email.

Contacting us by secure message: When you are logged in to online banking you can send a secure message to contact us. Emails are stored on our standard internal contact systems which are secure and cannot be accessed by external parties. We store this information for an indefinite period of time in order to identify trends.

Information Commissioner's Office: If you feel that your data has not been handled correctly, or you are unhappy with our response to any requests you have made to us regarding the use of your personal data, you have the right to lodge a complaint with the Information Commissioner's Office. You can contact them by calling 0303 123 1113 or go online to www.ico.org.uk/make-a-complaint.

14. IP Addresses

We may collect information about your computer, including where available your IP address, operating system, and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns and does not identify any individual.

This Privacy Policy was last updated on 19 October 2026.

We're here to help, 7 days - if you have any questions, please e-mail hello@rcibank.co.uk or call us on **0345 6056 050**.

Braille, large print and audio versions available on request.

RCI Bank is a trading name of RCI Bank UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 815220. RCI Bank UK Limited is registered in England and Wales, No. 11429127. Registered offices: Rivers Office Park, Denham Way, Rickmansworth, WD3 9YS. You can confirm our registration on the Financial Services Register.