

PRIVACY POLICY

AMI Vehicle Leasing Ltd

Last updated: September 2026

1. About this Privacy Policy

This Privacy Policy explains how **AMI Vehicle Leasing Ltd** (“AMI”, “we”, “us” or “our”) collects, uses, stores and protects personal information in connection with our business.

This Privacy Policy applies to personal information processed by AMI when you:

- visit our website, www.amivl.co.uk;
- contact us by telephone, email, through our website or social media;
- request a quotation or information about our vehicle leasing services;
- enter into a vehicle leasing or other agreement with us;
- are a driver or authorised user of a vehicle supplied or managed by us;
- deal with us on behalf of a business;
- supply goods or services to AMI; or
- otherwise interact with AMI in connection with our business.

AMI Vehicle Leasing Ltd is the **data controller** responsible for the personal information covered by this Privacy Policy.

We process personal information in accordance with the **UK General Data Protection Regulation (UK GDPR)**, the **Data Protection Act 2018**, the **Privacy and Electronic Communications Regulations (PECR)** and other applicable data protection legislation.

2. Data Protection Contact

The person responsible for data protection matters at AMI is:

Neil Hainsby

Email: neil@amivl.co.uk

If you have any questions about this Privacy Policy, how we use your personal information, or wish to exercise any of your data protection rights, please contact Neil using the email address above.

3. What Personal Information Do We Collect?

The information we collect depends on how you interact with AMI. We may collect and process the following categories of personal information.

Identity information

This may include:

- name;
- title;
- date of birth where required;
- driving licence information;
- vehicle driver information; and
- other identifiers where necessary.

Contact information

This may include:

- postal address;
- email address;
- telephone number; and
- business contact details.

Professional and employment information

Where relevant to our services, this may include:

- job title;
- employer or company name;
- business address;
- employment information; and
- other information relating to your business relationship with AMI.

Financial and transactional information

Where necessary, this may include:

- payment information;
- billing information;
- invoice information;
- transaction records;
- information relating to outstanding balances; and
- credit, affordability or financial information where relevant to arranging vehicle finance or leasing.

Credit and verification information

Where appropriate, AMI may obtain information from credit reference agencies for purposes such as credit checking current or prospective customers, identity verification, risk assessment and fraud prevention.

Further information about our use of credit reference agencies is provided in Section 8 of this Privacy Policy.

Vehicle and contract information

This may include:

- vehicle registration numbers;
- vehicle details;
- lease and contract information;
- mileage information;
- servicing and maintenance records;
- accident and damage information;
- repair information;
- breakdown and recovery information;
- vehicle collection and return information; and
- information relating to fines, penalties or other vehicle-related matters.

Technical and website information

When you use our website or systems, we may collect:

- IP address;
- device information;
- browser type and version;
- operating system;
- website usage information;
- pages visited;
- access logs; and
- other technical information necessary to operate and secure our systems.

Communications information

This may include:

- emails;
- telephone correspondence;
- website enquiries;
- social media communications;
- letters;

- records of conversations; and
- other correspondence or interactions with AMI.

Security, compliance and risk information

We may process information necessary for:

- fraud prevention;
- identity verification;
- system security;
- regulatory compliance;
- audit;
- risk management;
- debt recovery;
- legal claims and disputes; and
- protecting AMI, our customers, employees and business partners.

We only collect and use information that is reasonably necessary for the relevant purpose.

4. How We Collect Personal Information

We may obtain personal information:

- directly from you;
- from your employer or the business you represent;
- from other authorised drivers or representatives;
- from vehicle manufacturers and dealerships;
- from finance and leasing providers;
- from credit reference agencies;
- from garages, servicing and maintenance providers;
- from insurers and breakdown or recovery providers;
- from other suppliers involved in providing our services;
- from publicly available sources such as company websites, business directories, professional networking websites and public records; and
- from third-party service providers supporting our business operations.

Where personal information is obtained from another source, we will use it in accordance with applicable data protection law.

5. Why Do We Use Your Personal Information?

We may use personal information for the following purposes:

- responding to enquiries;
- preparing quotations;
- arranging vehicle leases and finance;
- assessing applications and customer requirements;
- carrying out credit, identity and fraud-prevention checks;
- administering contracts and agreements;
- supplying and managing vehicles;
- arranging servicing, maintenance, repairs and MOTs;
- arranging breakdown and recovery services;
- managing vehicle collections and returns;
- processing payments and invoices;
- managing customer accounts;
- dealing with fines, penalties, accidents, damage and insurance matters;
- communicating with customers, drivers and business contacts;
- providing customer support;
- managing complaints and disputes;
- recovering outstanding debts;
- maintaining accurate business records;
- protecting our systems and information;
- preventing and detecting fraud or other unlawful activity;
- carrying out audit, compliance and risk-management activities;
- improving our products, services and website;
- marketing our products and services where permitted by law; and
- complying with our legal and regulatory obligations.

6. Legal Basis for Processing Personal Information

Personal information is processed in accordance with the UK GDPR and the Data Protection Act 2018.

Depending on the circumstances, we rely on one or more of the following lawful bases:

Performance of a contract

We may process personal information where this is necessary to enter into or perform a contract with you.

This includes arranging and administering vehicle leases, providing services, processing payments and meeting our contractual obligations.

This may include processing necessary to deal with finance and leasing providers and credit reference agencies such as Creditsafe and TransUnion.

Legal obligation

We may process personal information where processing is necessary to comply with a legal, regulatory, accounting or statutory obligation.

Legitimate interests

We may process personal information where this is necessary for our legitimate business interests and those interests are not overridden by the rights and freedoms of the individual.

Our legitimate interests may include:

- operating and developing our business;
- managing customer and business relationships;
- maintaining system and data security;
- preventing fraud;
- conducting credit and risk checks;
- managing financial and credit risk;
- recovering outstanding debts;
- maintaining appropriate business records;
- conducting audits;
- ensuring compliance;
- improving our services;
- protecting AMI, our customers and business partners; and
- carrying out appropriate business-to-business marketing.

Where we rely on legitimate interests, we consider the potential impact on individuals and take appropriate steps to protect their rights and freedoms.

Consent

In certain circumstances, we may rely on consent where this is required by law.

Where we rely on consent, you have the right to withdraw that consent at any time. Withdrawal of consent does not affect the lawfulness of processing carried out before consent was withdrawn.

7. Legitimate Interests

Where AMI relies on legitimate interests, these may include:

- operating our vehicle leasing business;
- fulfilling and administering contractual obligations;
- maintaining customer and supplier relationships;
- ensuring the security of our systems and information;
- preventing and detecting fraud;
- conducting credit and risk assessments;
- recovering outstanding amounts;
- supporting audit and compliance activities;
- protecting our business and our customers;
- improving our products and services; and
- communicating with prospective and existing business customers.

We balance these interests against the rights and freedoms of individuals and take appropriate safeguards where necessary.

8. Credit Reference and Affordability Checks

To help us assess applications, manage credit risk, prevent fraud and meet our legal and regulatory obligations, we may obtain information about you from credit reference agencies (“CRAs”).

We obtain this information via **Creditsafe**, which uses its data partner **TransUnion** to supply consumer credit and identity data.

Creditsafe Business Solutions Limited is authorised and regulated by the Financial Conduct Authority.

FCA Firm Reference Number: 742313

TransUnion International UK Limited is authorised and regulated by the Financial Conduct Authority.

FCA Firm Reference Number: 737740

The information we receive may include information relating to:

- your identity;
- credit commitments;
- payment history;

- financial information;
- public record information; and
- other information relevant to assessing creditworthiness, identity or fraud risk.

We use this information for legitimate business purposes, including:

- assessing creditworthiness;
- assessing the suitability of providing our services;
- identity verification;
- preventing and detecting fraud;
- managing credit and financial risk; and
- meeting applicable legal, regulatory and contractual obligations.

We will only process this information where we have a lawful basis to do so and in accordance with applicable data protection legislation.

Credit reference agencies may retain information about you and may use information they receive from us and other organisations in accordance with their own privacy policies and legal obligations.

Further information about how Creditsafe and TransUnion process personal information can be found in their respective privacy notices:

- [Creditsafe – Transparency Notice for Customers & Suppliers](#)
- [TransUnion – Bureau Privacy Notice](#)

Where a credit reference agency, finance provider or other third party carries out its own assessment or automated decision-making, that organisation may have additional responsibilities for explaining how that processing takes place. You should refer to the relevant organisation's privacy notice for further information.

9. Sharing Personal Information

We do not sell personal information.

However, it may be necessary to share relevant personal information with third parties in order to provide our services, operate our business, meet our legal obligations or protect our legitimate interests.

Depending on the circumstances, these recipients may include:

- vehicle manufacturers and dealerships;
- finance and leasing providers;
- credit reference agencies, including Creditsafe and TransUnion;
- insurers and insurance-related organisations;

- garages and vehicle repairers;
- servicing and maintenance providers;
- MOT providers;
- breakdown and recovery providers;
- vehicle transportation and delivery providers;
- vehicle storage and collection providers;
- payment providers and banks;
- accountants, auditors and professional advisers;
- IT, software, hosting and communications providers;
- debt collection and legal service providers;
- regulators and government bodies;
- law enforcement agencies where legally permitted or required; and
- other suppliers and service providers necessary to provide our services.

We only share information that is reasonably necessary for the relevant purpose.

Where third parties process information on our behalf, we take appropriate steps to ensure that they handle the information securely and in accordance with applicable data protection requirements.

10. International Transfers

Some of the systems and services used by AMI may involve cloud-based or other service providers.

Where personal information is transferred to, or made accessible to, organisations outside the United Kingdom and the transfer is subject to UK GDPR international transfer requirements, AMI will ensure that the transfer is covered by an appropriate legal mechanism and safeguards as required by applicable law.

These safeguards may include UK adequacy regulations, appropriate contractual safeguards or other lawful transfer mechanisms.

We will take reasonable steps to ensure that personal information remains appropriately protected when processed by third-party providers.

11. Microsoft 365 and Business Systems

AMI uses its own business database and **Microsoft 365 / Office 365** for business operations and communications.

Personal information may therefore be processed within these systems for purposes including:

- email communications;
- document management;
- customer and supplier communications;
- business administration;
- record keeping;
- security;
- compliance; and
- other legitimate business activities.

We take appropriate measures to protect information held within our business systems.

12. Marketing

AMI may use personal information to contact existing and prospective business customers about our products and services.

This may include:

- vehicle leasing offers;
- new and pre-registered vehicles;
- vehicle replacement opportunities;
- maintenance and related services;
- other products or services offered by AMI; and
- relevant company information.

Where we use personal information for direct marketing, we will comply with applicable data protection and electronic marketing laws.

For business-to-business marketing, the rules can differ depending on whether the recipient is a limited company or another corporate body, or whether they are a sole trader or certain types of partnership.

Where we use an individual's personal business contact information for marketing, we will ensure that we have an appropriate lawful basis and comply with applicable marketing requirements.

Where consent is required, we will obtain consent before sending marketing communications.

All applicable marketing communications will identify AMI and provide an appropriate means of opting out.

You can object to direct marketing at any time.

If you ask us to stop sending marketing communications, we will retain sufficient information to ensure that your preference is respected.

13. Automated Decision-Making and Profiling

AMI may use automated systems or tools to support certain business processes, including credit checking, fraud prevention, identity verification, risk assessment or record management.

These systems may process information using predefined criteria or rules and may generate indicators, scores or recommendations.

Where AMI uses automated processing, we will comply with applicable data protection requirements.

Where a decision produces a legal or similarly significant effect and is made solely by automated processing, additional safeguards and rights may apply under data protection law.

In some circumstances, a finance or leasing provider, credit reference agency or other third party may carry out its own automated assessment or decision-making as part of its services. Such organisations are responsible for explaining their own processing and decision-making practices in their respective privacy notices.

If you have concerns about automated processing or believe a decision has been made solely by automated means, you may contact us using the details in this Privacy Policy.

14. Provision of Personal Information

Some personal information is required in order for AMI to enter into and perform contracts, provide services, conduct necessary checks or comply with legal obligations.

Personal information may be required to:

- enter into and perform contracts;
- provide vehicle leasing services;
- arrange and manage vehicles;
- process orders and quotations;
- manage accounts and payments;
- conduct credit, identity and fraud-prevention checks;
- communicate with customers and suppliers; and
- comply with legal, regulatory, accounting and tax obligations.

If you choose not to provide information that is necessary for these purposes, AMI may be unable to:

- enter into a contract with you;
- provide or arrange the requested services;
- complete necessary credit or verification checks;

- comply with legal or regulatory requirements; or
- provide certain products or services.

This may mean that a service is delayed, restricted or cannot be provided.

Where information is requested for an optional purpose, such as certain marketing communications, providing that information is not mandatory and you can withdraw your consent or object to the processing where applicable.

15. Data Retention

AMI retains personal information only for as long as it is reasonably necessary for the purposes for which it was collected.

The length of time information is retained will depend on its nature and the reason we need it.

We may retain information for:

- the duration of a contract or lease;
- a reasonable period after a contract ends in case of queries, disputes or claims;
- accounting and taxation requirements;
- legal and regulatory obligations;
- fraud prevention;
- credit and risk management;
- debt recovery;
- establishing, exercising or defending legal claims;
- dealing with complaints; and
- maintaining appropriate business records.

Information relating to credit checks and affordability will be retained only for as long as reasonably necessary for the relevant purpose and any applicable legal, regulatory or contractual requirements.

When personal information is no longer required, we will securely delete it or anonymise it where appropriate.

16. Security of Personal Information

AMI takes reasonable and appropriate technical and organisational measures to protect personal information against:

- unauthorised access;
- accidental loss;

- misuse;
- alteration;
- unauthorised disclosure; and
- destruction.

Access to personal information is restricted to individuals who require access for legitimate business purposes.

Our business systems are protected using appropriate security measures, and we take reasonable steps to ensure that information processed by our service providers is appropriately protected.

However, no method of transmitting or storing information electronically can be guaranteed to be completely secure.

17. Cookies and Website Technologies

Our website, www.amivl.co.uk, may use cookies and similar technologies.

Cookies are small text files stored on your device when you visit a website.

We may use cookies for purposes including:

- ensuring that our website operates correctly;
- remembering preferences;
- improving website performance;
- understanding how visitors use our website;
- analysing website traffic;
- improving our website and services; and
- supporting our marketing activities where permitted.

Some cookies may be provided by third parties.

Where required by law, we will obtain consent before using non-essential cookies or similar technologies.

You can manage or disable cookies through your browser settings and, where available, through our website's cookie controls.

Disabling certain cookies may affect the functionality of the website.

18. Third-Party Websites and Services

Our website may contain links to third-party websites or services.

These third parties operate independently from AMI and may have their own privacy policies and terms.

AMI is not responsible for the privacy practices, security or content of third-party websites.

We recommend reviewing the privacy policy of any third-party website before providing personal information.

19. Social Media

AMI may operate social media accounts and may include links or social media functionality on our website.

If you interact with us through a social media platform, the platform may process your personal information in accordance with its own privacy policy and terms.

We recommend that you do not send confidential or sensitive personal information to AMI through social media.

Where confidential information needs to be discussed, please contact us directly by telephone or email.

20. Your Data Protection Rights

Under applicable UK data protection law, you may have the following rights in relation to your personal information:

Right of access

You have the right to request a copy of the personal information we hold about you and information about how we use it.

Right to rectification

You have the right to request that inaccurate or incomplete personal information is corrected.

Right to erasure

In certain circumstances, you have the right to request that your personal information is deleted where there is no lawful reason for us to continue processing it.

Right to restrict processing

In certain circumstances, you have the right to request that we restrict how we use your personal information.

Right to data portability

Where applicable, you have the right to receive certain personal information in a structured, commonly used and machine-readable format and to request that it is transferred to another organisation where technically feasible.

Right to object

You have the right to object to certain processing of your personal information, including processing based on legitimate interests.

You have an absolute right to object to the use of your personal information for direct marketing.

Right to withdraw consent

Where we rely on consent to process your personal information, you can withdraw that consent at any time.

These rights are subject to certain legal conditions and exemptions and may not apply in every situation.

To exercise your rights, please contact:

Neil Hainsby

neil@amivl.co.uk

21. Complaints

If you have concerns about how AMI has handled your personal information, we encourage you to contact us first so that we can investigate and attempt to resolve your concerns.

You also have the right to complain to the **Information Commissioner's Office (ICO)**, the UK's independent regulator for data protection.

Further information about making a complaint can be found on the ICO's website:

[Information Commissioner's Office \(ICO\)](#)

22. Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect:

- changes to our business;
- changes to the services we provide;
- changes to the way we process personal information;
- changes to our systems or service providers; or
- changes to applicable legislation or regulatory requirements.

The latest version of this Privacy Policy will be published on our website.

Last updated: September 2026