Privacy Policy

The following text forms the privacy policy of Mistral Group t/as Mistral Bus & Coach plc and Mistral Asset Finance Ltd. In this document, "we", "our", or "us" refer to Mistral.

Mistral Bus & Coach plc is registered in the UK under company number 2716967 and Mistral Asset Finance Ltd is registered in the UK under company number 5171967.

Our registered office is at Clarence House, Clarence Street, Manchester, M2 4DW

Our public website is www.mistral-group.com

Introduction

1. This is a notice to inform you of our policy about all information that we record about you. It sets out the conditions under which we may process any information that we collect from you, or that you provide to us. It covers information that could identify you (“personal information”) and information that could not. In the context of the law and this notice, “process” means collect, store, transfer, use or otherwise act on information.

2. If there are one or more points below with which you are not happy, you should inform us in writing immediately at the above address or via email to sales@mistral-group.com

3. We take seriously the protection of your privacy and confidentiality. We understand that all stakeholders that share information with us are entitled to know that their personal data will not be used for any purpose unintended by them, and will not accidentally fall into the hands of a third party.

4. We undertake to preserve the confidentiality of all information you provide to us, and hope that you reciprocate.

5. Our policy complies with UK law accordingly implemented, including that required by the EU General Data Protection Regulation (GDPR).

6. The law requires us to tell you about your rights and our obligations to you in regards to the processing and control of your personal data. We do this now,

by requesting that you read the information provided at www.knowyourprivacyrights.org

7. Except as set out below, we do not share, or sell, or disclose to a third party, any information collected through our normal course of business.

The bases on which we process information about you

The law requires us to determine under which of six defined bases we process different categories of your personal information, and to notify you of the basis for each category.

If a basis on which we process your personal information is no longer relevant then we shall immediately stop processing your data.

If the basis changes then if required by law we shall notify you of the change and of any new basis under which we have determined that we can continue to process your information.

1. Information we process because we have a contractual obligation with you

When you enter into an agreement with us, buy a product or service from us, or otherwise agree to our terms and conditions, a contract is formed between you and us.

In order to carry out our obligations under that contract we must process the information you give us. Some of this information may be personal information.

We may use it in order to:

1.1. verify your identity for security and credit approval purposes

1.2. sell products to you

1.3. provide you with our services

1.4. provide you with suggestions and advice on products or services relevant to your business

We process this information on the basis there is a contract between us, or that you have requested we use the information before we enter into a legal contract.

Additionally, we may aggregate this information in a general way and use it to provide class information, for example to monitor our performance with respect to a particular service we provide. If we use it for this purpose, you as an individual will not be personally identifiable.

We shall continue to process this information until the contract between us ends or is terminated by either party under the terms of the contract.

2. Information we process with your consent

Through certain actions when otherwise there is no contractual relationship between us, such as when you browse our website or ask us to provide you with more information about our business, including job applications or requests for information on our products and services, you provide your consent to us to process information that may be personal information.

Wherever possible, we aim to obtain your explicit consent to process this information, for example, by asking you to agree to our use of cookies.

Sometimes you might give your consent implicitly, such as when you send us a message by e-mail to which you would reasonably expect us to reply.

Except where you have consented to our use of your information for a specific purpose, we do not use your information in any way that would identify you personally. We may aggregate it in a general way and use it to provide class information, for example to monitor the performance of a particular page on our website.

Apart from circumstances where you have given us explicit permission to do so, we will never pass your name and contact information to third parties for the provision of associated services or products that you would find useful.

We continue to process your information on this basis until you withdraw your consent or it can be reasonably assumed that your consent no longer exists.

You may withdraw your consent at any time by instructing us via mail or email at sales@mistral-group.com However, if you do so, you may not be able to use our website or our services further.

3. Information we process for the purposes of legitimate interests

We may process information on the basis there is a legitimate interest, either to you or to us, of doing so.

Where we process your information on this basis, we do after having given careful consideration to:

- whether the same objective could be achieved through other means
- whether processing (or not processing) might cause you harm
- whether you would expect us to process your data, and whether you would, in the round, consider it reasonable to do so

For example, we may process your data on this basis for the purposes of:

- contacting you to offer products and services that we believe are of a legitimate business interest to you.
- Contact you via email newsletter in which case we will always give you the option to unsubscribe from future communications
- record-keeping for the proper and necessary administration of our business
- responding to unsolicited communication from you to which we believe you would expect a response
- protecting and asserting the legal rights of any party
- insuring against or obtaining professional advice that is required to manage business risk
- protecting your interests where we believe we have a duty to do so

4. Information we process because we have a legal obligation

We are subject to the law like everyone else. Sometimes, we must process your information in order to comply with a statutory obligation.

For example, we may be required to give information to legal authorities if they so request or if they have the proper authorisation such as a search warrant or court order.

This may include your personal information.

Specific uses of information you provide to us

5. Information provided on the understanding that it will be shared with a third party

Within the normal course of our business, for example in the preparation of quotations and the drawing up of agreements you may provide us with information with a view to that information being read, copied, reviewed downloaded, or used by other people or organisations. Specifically this may be us sharing that information as an introducer to a partner finance provider.

We do store it, and we reserve a right to use it in the future for the support of any further business dealings unless you specifically withdraw your consent in writing.

If information previously shared with us enters the public domain through no involvement of ourselves, we will have no control over what any individual third party may do with it. We accept no responsibility for their actions at any time.

Provided your request is reasonable and there is no legal basis for us to retain it, then we will delete personal information you have shared with us should you request that in writing.

6. Information relating to your method of payment

We store information about your banking details, or other means of payment when you first provide it to us. Should a payment be made by debit or credit card, we will process that payment and then destroy the information provided. We will always ask you to provide debit or credit card information on each occasion that you choose to make a payment via this method.

We take the following measures to protect your payment information:

6.1. We keep your payment information on our secure servers, or within industry standard secure databases; such as HSBC's online banking portal.

6.2. We do not keep all your payment information so as:

6.2.1 to prevent the possibility of our duplicating a transaction without a new instruction from you;

6.2.2 to prevent any other third party from carrying out a transaction without your consent

6.3. Access to your payment information is restricted to authorised staff only.

7. Information about your direct debit

When you agree to set up a direct debit arrangement, the information you give to us is passed to our online payment service, GoCardless Ltd, for processing according to our instructions. We do keep a copy of this information for our records.

We keep this information only for the duration of the direct debit arrangement.

We are registered under the direct debit guarantee scheme. This provides for the customer's bank to refund disputed payments without question, pending further investigation. Direct debits can only be set up for payments to beneficiaries that are approved originators of direct debits. In order to be approved, these beneficiaries are subjected to careful vetting procedures. Once approved, they are required to give indemnity guarantees through their banks.

8. Job application and employment

If you send us information in connection with a job application, we may keep it for up to 6 months in case we decide to contact you at a later date.

If we employ you, we collect information about you and your work from time to time throughout the period of your employment. This information will be used only for purposes directly relevant to your employment. After your employment has ended, we will keep your file for six years before destroying or deleting it.

9. Making contact with us

When you contact us, whether by telephone, through our website or by e-mail, we collect the data you have given to us in order to reply with the information you need.

We record your request and our reply in order to increase the efficiency of our business.

We keep personally identifiable information associated with your message, such as your name and email address so as to be able to track our communications with you to provide a high quality service.

10. Complaining

When we receive a complaint, we record all the information you have given to us.

We use that information to resolve your complaint.

If your complaint reasonably requires us to contact some other person, we may decide to give to that other person some of the information contained in your complaint. We do this as infrequently as possible, but it is a matter for our sole discretion as to whether we do give information, and if we do, what that information is.

We may also compile statistics showing information obtained from this source to assess the level of service we provide, but not in a way that could identify you or any other person.

11. Supplier and business partner information

This is information given to us by you in your capacity as a supplier to us or as a business partner.

The information is not used for any other purpose other than to continue with normal business relatiosnhips.

We undertake to preserve the confidentiality of the information and of the terms of our relationship.

We expect any supplier or partner to agree to reciprocate this policy.

Use of information we collect through automated systems when you visit our website

12. Cookies

Cookies are small text files that are placed on your computer's hard drive by your web browser when you visit any website. They allow information gathered on one web page to be stored until it is needed for use on another, allowing a website to provide you with a personalised experience and the website owner with statistics about how you use the website so that it can be improved.

Some cookies may last for a defined period of time, such as one day or until you close your browser. Others last indefinitely.

Your web browser should allow you to delete any you choose. It also should allow you to prevent or limit their use.

Our website uses cookies. They are placed by software that operates on our servers, and by software operated by third parties whose services we use.

When you first visit our website, we ask you whether you wish us to use cookies. If you choose not to accept them, we shall not use them for your visit except to record that you have not consented to their use for any other purpose.

If you choose not to use cookies or you prevent their use through your browser settings, you will not be able to use all the functionality of our website.

We use cookies in the following ways:

12.1. to track how you use our website

12.2. to record whether you have seen specific messages we display on our website

12.3. to keep you signed in our site

12.4. to record your answers to surveys and questionnaires on our site while you complete them

12.5. to record the conversation thread during a live chat with our support team

[We provide more information about the cookies we use in our cookie policy].

13. Personal identifiers from your browsing activity

Requests by your web browser to our servers for web pages and other content on our website are recorded.

We record information such as your geographical location, your Internet service provider and your IP address. We also record information about the software you are using to browse our website, such as the type of computer or device and the screen resolution.

We use this information in aggregate to assess the popularity of the webpages on our website and how we perform in providing content to you.

If combined with other information we know about you from previous visits, the data possibly could be used to identify you personally, even if you are not signed in to our website.

14. Our use of re-marketing

Re-marketing involves placing a cookie on your computer when you browse our website in order to be able to serve to you an advert for our products or services when you visit some other website.

We may use a third party to provide us with re-marketing services from time to time. If so, then if you have consented to our use of cookies, you may see advertisements for our products and services on other websites.

Disclosure and sharing of your information

15. Information we obtain from third parties

Although we do not disclose your personal information to any third party (except as set out in this notice), we sometimes receive data that is indirectly made up from your personal information from third parties whose services we use.

No such information is personally identifiable to you.

16. Credit reference and insurance databases

To assist in combating fraud, we may share information with credit reference agencies and insurance industry databases, so far as it relates to clients or customers who use our services.

Access to your own information

17. Access to your personal information

17.1. At any time you may review or update personally identifiable information that we hold about you, by requesting a copy of that information from us in writing.

17.2. After receiving the request, we will tell you when we expect to provide you with the information, and whether we require any fee for providing it to you.

18. Deletion of your information

If you wish us to remove personally identifiable information from our databases, you may contact us in writing and except for information that we are specifically obliged to retain for legal or contractual purposes, we will delete this information.

This may limit the service we can provide to you in the future.

19. Verification of your information

When we receive any request to access, edit or delete personal identifiable information we shall first take reasonable steps to verify your identity before granting you access or otherwise taking any action. This is important to safeguard your information.

Other matters

20. Use of site by children

20.1. We do not sell products or provide services for purchase by children, nor do we market to children.

20.2. If you are under 18, you may use our website only with consent from a parent or guardian

21. How you can complain

21.1. If you are not happy with our privacy policy or if have any complaint then you should tell us by email. Our address is sales@mistral-group.com

21.2. If a dispute is not settled then we hope you will agree to attempt to resolve it by engaging in good faith with us in a process of mediation or arbitration.

21.3. If you are in any way dissatisfied about how we process your personal information, you have a right to lodge a complaint with the Information Commissioner's Office. This can be done at https://ico.org.uk/concerns/

22. Retention period for personal data

Except as otherwise mentioned in this privacy notice, we keep your personal information only for as long as required by us:

22.1. to provide you with the services you have requested;

22.2. to comply with other law, including for the period demanded by our tax authorities;

22.3. to support a claim or defence in court.

23. Compliance with the law

Our privacy policy has been compiled so as to comply with the law of every country or legal jurisdiction in which we aim to do business. If you think it fails to satisfy the law of your jurisdiction, we should like to hear from you.

24. Review of this privacy policy

We may update this privacy notice from time to time as necessary. The terms that apply to you are those posted here on our website and those that are available in writing by request at any time from us..

If you have any question regarding our privacy policy, please contact us.