

Privacy Policy

Information we hold

We hold personal information such as name, address, employment, bank and existing policy details. This information will be collected from you the customer by completion of various documents including applications, fact finds, data capture forms, over the phone or through another device you might use.

We will use this information to apply for the services you have applied for which may include a mortgage, loan, protection insurance or general insurance contract.

Due to the regulatory status and requirements governing the products and services we offer and arrange your records will be held on file for a minimum of three years. As a consequence of the regulatory status of these activities your personal information may also be shared with the Financial Conduct Authority for the purposes of compliance.

Security

We do all we can to protect your personal information.

Data is currently held both in paper and computer format and some information held on a client database. All information and computer records are kept securely and are backed up to a cloud service. Client databases are user name and password protected.

Customer Access

Access to data requests will be honoured within the time frame of 30 days. No fee will be charged for basic details. However, excessive requests may be charged at £10 per data request for the information.

Consents/Lawful Basis

Customer consents are generally only required where marketing forms part of our service. This consent must be given freely, informed and specific and there must be a positive 'opt-in'.

Consent is not required to process personal information for the purposes of entering into a contract for mortgage or insurance purposes. This is generally the sole purpose of which personal information has been provided and to administer the service applied for. This activity is governed on the lawful basis of *'processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract'*.

There are occasions when certain sensitive personal information may need to be processed in order to apply for the services you have applied for. This information may include for example ethnic origin, religion, health or sexual orientation as is classed as special category data.

We will use the following condition for processing special category data *'processing is necessary for the purposes of carrying out the obligations and exercising specific rights of the controller or of the data subject in the field of employment and social security and social protection law in so far as it is authorised by Union or Member State law or a collective agreement pursuant to Member State law providing for appropriate safeguards for the fundamental rights and the interests of the data subject'*.

Data Protection and Breaches

We will notify the ICO of any data breaches we become aware of and investigate the reasons behind this and what information was obtained.

Where this breach is likely to result in a high risk to the individual's rights and freedoms then they will be informed directly.

Complaints

If you need to complain because you think there is a problem with the way we are handling your data then you have the right to complain to either us or the Information Commissioners Office (ICO), Wycliffe House, Water Lane, Wilmslow, SK9 5AF. Tel. 0303 123 1113.

Privacy Notice

Your personal information will be held by us.

We will collect information about you from a number of sources including, information given to us on application or fact find forms when you talk to us face to face, over the phone or through another device you might use.

We may be required by law, or as a consequence of any contractual relationship we have with you, to collect certain personal information in order to administer the service you have applied for and share this information with third parties such as lenders or insurance companies. The processing of this information is necessary for the performance of a contract you may enter into with a third party.

We use your personal information to provide products and services and manage your relationship with us and comply with any laws or regulations we may be subject to (for example, the laws that prevent financial crime or the regulatory requirements governing the products we offer).

We will also use your personal information for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest to you. We may contact you by post, telephone, fax, email or other reasonable method to give you further details, so that you can make an informed choice.

You are of course, under no obligation to apply for any of the services or products offered. The law gives you a number of rights in relation to your personal information including rights of access to the personal information we have about you and the right to receive any personal information we have collected about you in an easily re-usable format. The right to get us to correct any personal information that is wrong or incomplete. In certain circumstances, the right to ask us to stop using or delete your personal information.

If you have any questions or require more information about how we use your personal information, or if you prefer not to receive our services, then please call or write to the Data Protection Officer at the above address providing your full name and address.