

## Your Personal Data - Consumer

To enable us to give you the right advice, we will need to hold some personal information about you. The Data Controller in relation to any personal data you supply is Stonebridge Mortgage Solutions Ltd (SMS) and any information you give will be processed in accordance with the Data Protection Act.

Our contact details are:

Simmonds Mortgage Services, **22b Market Pl, Wokingham RG40 1AP.**

Why we need your data:

We need to know basic personal data and may share this information:-

- To enable SMS and our representatives to manage your dealings with us. We may use personal information supplied to meet your needs in arranging a mortgage, loan, protection and any associated arrangements. Data will be processed in the legitimate interest of the business.
- To disclose information to any third parties relevant to the transaction; such as lenders, insurers, lending specialists or contracted software providers. Data will be processed in the legitimate interest of the business.
- In order to verify your circumstances, third parties may be contacted such as your employer, or accountant to confirm details such as incomes are correct, to prevent or detect crime, or credit reference agencies to confirm address, and credit. Data will be processed in the legitimate interest of the business.
- For compliance monitoring purposes, your data may be made available to the Financial Conduct Authority. Data will be processed in the legitimate interest of the business.
- To allow Stonebridge Mortgage Solutions Ltd or their representatives to conduct compliance monitoring, complaint handling, to prevent financial crime, and to contact you for the purpose of ensuring you have received adequate advice. Data will be processed in the legitimate interest of the business.
- To assert our legitimate interest to be recompensed in return for our services in accordance with our Terms of Business.

If you do not provide this information, then we will be unable to provide the services you have requested. We will not collect any personal data from you that we do not need in order to provide and oversee our relationship.

If you provide an e-mail address, you consent to us sending communications by e-mail. While we will take reasonable steps to ensure security of information by e-mail, you accept the risks involved with this type of communication.

### **What we do with the data**

All the personal data we hold about you will be processed by our staff in the United Kingdom and selected third parties as detailed above will have access to your personal data where there is a service they provide to us or there is a legal obligation for us to provide them with this. Please be aware, however, that your information may be stored on a cloud-based system, but these servers are located within the United Kingdom. Simmonds Mortgage Services uses Microsoft Office 365 which is a secure cloud based system and our laptops are all password protected and fully encrypted with additional layers of protection added to ensure your data is secure.

### **How long will we keep data**

We will generally keep your personal data for a minimum of 6 years after our business relationship, after which time it will be destroyed if it is no longer required for the lawful purpose(s) for which it was obtained. The business relationship will usually be classed as over once we are aware any mortgage or insurance product has ended.

### **What we would also like to do with your information**

So we can make your transaction as easy as possible, we are happy to update the following parties with progress of your application. We will only do this with your permission, and ask you to complete our data protection declaration to inform The selling agent, vendor, builder or sales progressor for a property you are buying, as well as your solicitor or conveyancer, and the person or organisation who introduced you to us.

If we would like to contact you in the future about our mortgage services. We will obtain your permission to do so. We would also like to send you information about our own products and services, by post, telephone, email and SMS. We will contact you for a maximum of 5 years unless you renew your permission. If you agree to being contacted in this way, we will obtain your permission. You have a right at any time to stop us from contacting you for marketing purposes or giving your information to the above parties. If you would like to withdraw any consent at any time, please contact [info@simmondsmortgage.co.uk](mailto:info@simmondsmortgage.co.uk).

### **Sensitive Personal Data**

In addition to the basic data described above, it may also benefit you to notify us of any health condition or disability you have, so that we are aware of these conditions. This type of information is known as 'special category information' (you may also know this as 'sensitive personal data') and we require your explicit consent to process this information.

This kind of information will only be collected from you and used by us to assist you in connection with an insurance application, as such it may be shared with an insurance company in order for them to consider your application.

Some insurers may give you the option of speaking to them directly with this information.

## **What are your rights?**

Under data protection legislation, you have several rights relating to the use of your personal data:

- You have the right to ask for a copy of information, usually free of charge. We will respond to this request within a month.
- You also have the right for certain data to be provided to you in a structured and commonly used electronic format (for example, a Microsoft Excel file), so that you can move, copy or transfer this data easily to another data controller. You may also request that transmit this data directly to another organisation where it is practical for us to do so.
- You have the right to have personal data rectified if it is inaccurate or incomplete.
- You are entitled to have data deleted if it is no longer needed or there is no longer a legitimate reason for the processing, or if the data in question has otherwise unlawfully been processed. You may also request deletion of your personal data if it was only being processed as a result of you consenting to this and you now withdraw your consent.
- You have the right to object to the processing of your personal data (note that this only provides you with the right to raise your objections, not a blanket right to have any, and all processing cease).
- You have the right to restrict the processing of your personal data under certain circumstances, including if you have contested its accuracy and while this is being verified by us, or if you have objected to its processing and while we are considering whether it has legitimate grounds to continue to do so.

How to complain about use of your data If you wish to raise a complaint about how we have handled your personal data, including in relation to any of the rights outlined above, you can contact [info@simmondsmortgage.co.uk](mailto:info@simmondsmortgage.co.uk) and they will investigate your concerns.

If you are not satisfied with our response, or believe we are processing your data unfairly or unlawfully, you can complain to the Information Commissioner's Office (ICO). You can find further information about the ICO and their complaints procedure here: <https://ico.org.uk/concerns> .