

DATA PRIVACY NOTICE

South Essex Mortgages

I take your privacy very seriously and I ask that you read this privacy notice carefully as it contains important information on who I am, how and why I collect, store, use and share personal data, your rights in relation to your personal data and on how to contact us and supervisory authorities in the event you have a complaint.

Who we are?

South Essex Mortgages collects, uses and is responsible for certain personal data about you. When I do so I am required to comply with data protection regulation, and I am responsible as a data controller of that personal data for the purposes of those laws.

Billy Rumsby is a sole trader trading as South Essex Mortgages, 5 Laurel Court, Rochford, Essex, SS4 1FL address

South Essex Mortgages is an Appointed Representative of Try Financial Ltd who are authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 679270.

I provide you with services for Mortgages both Residential and Buy to Let, Secured Loans, Regulated Bridging, Protection, Conveyancing and General Insurance

The personal data I collect and use.

In the course of providing our service to you I may collect the following personal data when you provide it to me:

- contact information.
- identity information.
- financial information.
- employment status.
- lifestyle information.
- public records.
- health information.
- data about criminal convictions or offences.
- details of any vulnerability.
- details of your dependents and/or beneficiaries under a policy **(If you are providing information about another person, I expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.)**
- product details

Information collected from other sources.

I also obtain personal data from other sources in the course of providing our intermediary services. Where I obtain this information from another party it is their responsibility to make sure they explain that they will be sharing personal data with me and, where necessary, ask permission before sharing information with me.

The personal data I obtain from other sources may include the following:

From lenders and/or product providers: product details.

From identification and verification checking agencies: identity information and sanction check information.

From your Accountants.

How I use your personal data

The below table sets out:

- How I use your personal data.
- The lawful bases upon which I collect and use your personal data.
- Who I routinely share your personal data with.

Rationale/Reason for Processing	Lawful Basis for Processing
to provide you with intermediary services	Performance of a contract
to conduct money laundering and personal identification checks	Anti-Money Laundering and Sanctions checks
to comply with our Principal Network	Compliance and monitoring purposes
to apply for decisions in principle for Mortgage products and/or quotations for Protection, General Insurance and Conveyancing products on your behalf and to apply for these on your behalf	Performance of a contract
to refer you to third party advisers to provide you with advice in relation to the following General Insurance, Commercial Insurance or Equity release	Consent
to retain records of any services or advice provided to you by me in order to defend potential legal claims or complaints	Legitimate interests
to provide you with details of products and services from me that may be of interest to you in accordance with your preferences. For more information see 'Marketing' below	Consent

Special category data

Certain types of personal data are considered more sensitive and so are subject to additional levels of protection under data protection legislation. These are known as 'special categories of data' and include data concerning your health, racial or ethnic origin, genetic data and sexual orientation. Data relating to criminal convictions or offences is also subject to additional levels of protection.

I may process:

- health information and lifestyle information when providing intermediary services in relation to a protection insurance product; and/or
- criminal conviction and offence information when providing intermediary services in relation to a general insurance product
- claims information for the purpose of advising on, arranging or administering an insurance contract

In addition to the lawful basis for processing this information set out in the above table, I will be processing it either (1) for the purpose of advising on, arranging, or administering an insurance contract or (2) for the establishment, exercise, or defence of legal claims.

In the course of our activities relating to the prevention, detection, and investigation of financial crime, I may process criminal conviction or offence information. Where I do so, in addition to the lawful basis for processing this information set out in the above table, I will be processing it for the purpose of compliance with regulatory requirements relating to unlawful acts and dishonesty.

Marketing

I may use personal data I hold about you to help us identify, tailor, and provide you with details of products and services from us that may be of interest to you. I will only do so where I have obtained your consent and then have a legitimate business reason to do this and will do so in accordance with any marketing preferences you have provided to me.

In addition, where you provided your consent, I may provide you with details of products and services of third parties where they may be of interest to you.

You can opt out of receiving marketing at any time. If you wish to amend your marketing preferences, please contact us:

By phone: 07496 356737

By email: Billy@semortgages.co.uk

By Post: 5 Laurel Court, Rochford, Essex, SS4 1FL

Whether information has to be provided by you, and if so why.

I will tell you if providing some personal data is optional, including if I ask for your consent to process it. In all other cases you must provide your personal data in order for me to provide you with intermediary services.

How long your personal data will be held on file.

I will hold your personal data for differing periods of time depending upon the reason I have for processing it. These retention periods are set out below.

Type of Record	Retention Period
Where I apply to a mortgage lender or Insurer. All of your personal data and any call recordings.	Minimum of six years or for the duration of our relationship with you in line with our regulatory obligation with the FCA. Where I need to hold your file for longer than this then I will inform you of this.
All data processed for a Money laundering and Identity check.	One year where no business is conducted or for the duration of our relationship with you in line with our regulatory obligation with the FCA. Where I need to hold your file for longer than this then I will inform you of this.
Where I submit a Decision in Principle to a mortgage lender. Where no submissions made but I have completed a Factfind. All of your personal data and any call recordings.	One year where no business is conducted. You can contact us by email to confirm you wish for your data to be held and for what period.

Transfer of your information out of the United Kingdom

I will not transfer your personal data outside of the United Kingdom or to any organisation (or subordinate bodies) governed by public international law or which is set up under any agreement between two or more countries.

You have a right to ask me for more information about the safeguards I have put in place as mentioned above. To learn more, please see 'Your rights' below.

Your rights

You have legal rights under *data protection regulation* in relation to your personal data. These are set out under the below headings:

- To access personal data
- To correct / erase personal data
- To restrict how I use personal data
- To object to how I use personal data
- To ask *me* to transfer personal data to another organisation
- To object to automated decisions
- To find out more about how I use personal data

I may ask you for proof of identity when making a request to exercise any of these rights. I do this to ensure I only disclose information or change your details where I know I are dealing with the right individual.

I will not ask for a fee, unless I think your request is unfounded, repetitive, or excessive. Where a fee is necessary, I will inform you before proceeding with your request.

I aim to respond to all valid requests within one month. It may however take me longer if the request is particularly complicated or you have made several requests. I will always let you know if I think a response will take longer than one month. To speed up our response, I may ask you to provide more detail about what you want to receive or are concerned about.

I may not always be able to fully address your request, for example if it would impact the duty of confidentiality I owe to others, or if I are otherwise legally entitled to deal with the request in a different way.

To access personal data (also known as Subject Access Request (SAR))

You can ask *me* to confirm whether or not I have and are using your personal data. You can also ask to get a copy of your personal data from *me* and for information on how I process it. I will respond to requests within one month

To rectify / erase personal data

You can ask that I rectify any information about you which is incorrect. I will be happy to rectify such information but would need to verify the accuracy of the information first.

You can ask that I erase your personal data if you think I no longer need to use it for the purpose I collected it from you.

You can also ask that I erase your personal data if you have either withdrawn your consent to me using your information (if I originally asked for your consent to use your information) or exercised your right to object to further legitimate use of your information, or where I have used it unlawfully or where I are subject to a legal obligation to erase your personal data.

I may not always be able to comply with your request, for example where I need to keep using your personal data in order to comply with our regulatory or legal obligation or where I need to use your personal data to establish, exercise or defend legal claims.

To restrict our use of personal data.

You can ask that I restrict our use of your personal data in certain circumstances, for example.

- where you think the information is inaccurate and I need to verify it.
- where our use of your personal data is not lawful, but you do not want me to erase it.
- where the information is no longer required for the purposes for which it was collected but I need it to establish, exercise or defend legal claims; or
- where you have objected to our use of your personal data, but I still need to verify if I have overriding grounds to use it.

I can continue to use your personal data following a request for restriction where I have your consent to use it; or I need to use it for regulatory purposes or to establish, exercise or defend legal claims, or I need to use it to protect the rights of another individual or a company.

To object to use of personal data.

You can object to any use of your personal data which I have justified on the basis of our legitimate interest, if you believe your fundamental rights and freedoms to data protection outweigh our legitimate interest in using the information. If you raise an objection, I may continue to use the personal data if I can demonstrate that I have compelling legitimate interests to use the information.

To request a transfer of personal data.

You can ask me to provide your personal data to you in a structured, commonly used, machine-readable format, or you can ask to have it transferred directly to another data controller (e.g., another company).

You may only exercise this right where I use your personal data in order to perform a contract with you, or where I asked for your consent to use your personal data. This right does not apply to any personal data which I hold or process outside automated means.

To contest decisions based on automatic decision making.

If I made a decision about you based solely by automated means (i.e., with no human intervention), and the decision made by me produces a legal effect concerning you, or significantly affects you, you may have the right to contest that decision, express your point of view and ask for a human review. These rights do not apply where I am authorised by law to make such decisions and have adopted suitable safeguards in our decision-making processes to protect your rights and freedoms.

You can contact me for more information.

If you are not satisfied with the level of information provided in this privacy notice, you can ask me about what personal data I have about you, what I use your information for, who I disclose your information to, whether I transfer it abroad, how I protect it, how long I keep it for, what rights you have how you can make a complaint, where I got your data from and whether I have carried out any automated decision making using your personal data.

- let me have enough information to identify you, e.g., name, address, date of birth.
- let me have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and
- let me know the information to which your request relates.
- If you would like to exercise any of the above rights, please:
- Contact: Billy Rumsby
- Email: Billy@semortgages.co.uk
- Postal: 5 Laurel Court, Rochford, Essex, SS4 1FL

Keeping your personal data secure

I have appropriate security measures in place to prevent personal data from being accidentally lost or used or accessed in an unauthorised way. I limit access to your personal data to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

I also have procedures in place to deal with any suspected data security breach. I will notify you and any applicable regulator of a suspected data security breach where I am legally required to do so.

Our supervisory authority

If you are not happy with the way I am handling your information, you have a right to lodge a complaint with the Information Commissioners Office. It has enforcement powers and can investigate compliance with data protection regulation (www.ico.org.uk).

I ask that you please attempt to resolve any issues with us before the ICO.

How to contact us

Please contact our Data Protection Officer if you have any questions about this privacy notice or the information, I hold about you.

By phone: 01473 462288

By email: barry@tryfinancial.co.uk

By Post: Unit 6, Cristal Business Centre, 47 Knightsdale Road, Ipswich, IP1 4JJ