

## GDPR STATEMENT

### **Your Personal Data**

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 The Official Mortgage Company Ltd and any information you give will be processed in accordance with the General Data Protection Regulation.

### **Why we need it**

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

To enable The Official Mortgage Company Ltd 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, accountant or credit reference agency. 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 The Official Mortgage Company Ltd or their representatives to conduct compliance monitoring, 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 the services we provide.

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 it**

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 whose servers are located within the United Kingdom.

### **How long will we keep it?**

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.

### **Who would you like us to update?**

To make your transaction as easy as possible, we are happy to update the following parties with progress of your application: -

The person or organisation who introduced you to us.  
The selling agent, vendor, builder or sales progressor for a property you are buying.  
Your solicitor or conveyancer.

### **Stay in Touch**

We hope you find our service valuable and hope we can help you again in the future, especially when your mortgage rate comes to an end. If we cannot contact you when your current mortgage deal comes to an end you could miss out on a better rate.

We are always keen to do all we can for our customers. Often there are new financial products available or extra services we can offer, so we'd like the chance to tell you - but only if we think you will be interested, and they are relevant.

We will only keep in touch for up to five years unless you renew your permission.

## **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 you have provided us with 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 we 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 The Official Mortgage Company Ltd 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>.