



Last review date: 06 June 2024

Privacy Policy

Fresh Money Limited understands concerns over the privacy of Personal Data.

This policy provides information about what types of information are collected, retention periods and other elements to comply with the EU Wide - General Data Protection Regulation and the UK's Data Protection Bill 2018.

Whilst this privacy policy sets out a general summary of legal rights in respect of Personal Data, this is a complex area of law and this privacy policy is not intended to represent legal advice. More information about rights in respect of Personal Data can be found on the Information Commissioner's website at <https://ico.org.uk/for-the-public>

Key Terms The following terms are used or referred to in this privacy notice – as such it helps to be familiar with these core terms (amended version based on GDPR – Article 4): -

- 'Data Subject' – The individual about who the data is held (you, or your employees in the case of a Company who have asked us to provide services on their behalf)
- 'Data Controller' – company/individual that determines the purposes and means of the processing of personal data (typically this refers to us when we market or provide a service to you, and your employer or other third party when they provide personal details about you). Generally, this refers to the individual/organisation that collects the data in the first place.
- 'Data Processor' – Company/Individual which processes personal data on behalf of the controller.
- 'Consent' of the data subject means any freely given, specific, informed and unambiguous indication of the data subject's wishes signifies agreement to the processing of personal data relating to him or her. This is typically used by us to provide mortgage services to you and to keep in touch and/or deal with your enquiry.

Who we are

- Fresh Money Limited. Company Registered in England & Wales. Company Number: 10749439
- We are authorised & regulated by the Financial Conduct Authority under reference: 845981
- We are registered with the Information Commissioner's Office under reference: ZA715448
- Our Address is:

Blackpool Enterprise Centre, 291-305 Lytham Road, Blackpool, Lancashire, FY4 1EW

- Our telephone number is 01253 313936



Information we collect

Personal Data is anything which identifies you as an individual, either on its own or by reference to other information. If you are engaging with us to provide services this also applies to any information you share with us.

Some data a client shares with us may fall under the category of Special Personal data under GDPR due to the presence of facial/biometric data.

Data Processing where we are the Data Processor

We process the following personal data in order to provide you with our Mortgage or Secured Loan Broking & related financial services.

Data Element	Provided By:
Name, address, financial & application information.	You
Identity Documents	You
Financial References	Your Professional advisor (such as Bank, Accountant or Solicitor)
Credit File Details	Experian, Equifax, Call Credit and similar Credit Reference Agencies
Current Mortgage / Secured Loan	Current Lender

Why we process your data

Data processing (including storage) is undertaken so that we can provide you with our services and/or respond to your enquiries.

We process this under the following lawful bases:

Consent: We seek consent to respond to your initial email enquiry and in specific instances on a case-by-case basis.

Performance of Contract: To enable us to undertake & provide the service to you.

Legal Obligation: Where we have a legal or regulatory obligation to process or retain data. (E.g Under Anti-Money Laundering Regulations)

Special Category Data: We process data in the form of Identity Documents that may contain biometric data. We process these under the lawful bases of Performance of Contract (a nonoptional element of our arranging a mortgage) & Legal Obligation (Anti Money Laundering Regulations) supported by Article 9(2)(g).



We may also act as a Data Processor in certain situations on behalf of your existing Mortgage or Secured Lender. For example, at time of renewal where we are authorised to act on the Lender's behalf.

Data Sharing with Third Parties

We will only share your details with the organisations listed, or in the scenarios outlined, for the purposes of providing you with the service (or servicing your enquiry).

- Lenders: Data is shared with lenders in order to assess, apply, progress & complete your Mortgage or Secured Loan or other financial obligation.

For the avoidance of doubt: We do not sell or pass your contact details to any third-party marketing companies.

Other companies we use to help us deliver our services to you

We use the following data processors/companies to enable us to provide and deliver our services to you:

- Email Hosting provided by Media Diverse Limited
- Website Hosting provided by Media Diverse Limited
- Mortgage Brokers / Estate Agents / IFA's as necessary to introduce business
- Conveyancing Solicitors as required for the completion of the Mortgage or Secured Loan

It is not possible to pre-define the Mortgage Brokers / Estate Agents / IFA's & Solicitors that may be chosen by you, vendors or lenders and we will share data where so required for the performance of the contract.

If we decide to change the services under our control & influence which process personal data we will request authorisation in advance and undertake a DPIA if appropriate.

Contact

We will contact existing customers where the information/notification is related to existing services only and this will be on the legal basis of performance of a contract.

For sales related marketing activities - we will require consent and for you to take an affirmative action, furthermore you will have the option to opt-out (unsubscribe at any point). As per your rights – you may also object to direct marketing and we will cease all related activities (unless they impact our ability to deliver our contracted services to you – if you are an existing customer).



Retention Periods

As per data privacy best practices, we delete customer personal information as quickly as possible. However, you should be aware that regulatory compliance may require data to be held at least for the period of the Mortgage or Secured Loan

Your rights

As per GDPR Articles 12 to 23 you have rights associated with your data: -

If you require further details on your rights please contact us or alternatively find out more information from the ICO <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulationgdpr/individual-rights/>

1. **Right of access by the data subject** – Article 15. You (the data subject) shall have the right to obtain from the controller confirmation as to whether or not personal data concerning him or her are being processed, and, where that is the case, access to the personal data and related information.
2. **Right to Rectification** – Article 16. – from the controller without undue delay the rectification of inaccurate personal data concerning him or her.
3. **Right to Erasure** – Article 17 – the right to obtain from the controller the erasure of personal data concerning him or her without undue delay – subject to suitable grounds.
4. **Right to Restriction of Processing** – Article 18 – the right to obtain from the controller restriction of processing where certain rules apply.
5. **Right to notify any recipients** – Article 19 - where share data with in relation to the Articles 16,17 and 18 above.
6. **Right to data portability** – Article 20 – to receive personal data concerning him/her which they have provided to a controller
7. **Right to Object** – Article 21 – on grounds relating to his/her situation • where the lawful basis is legitimate interests. .