

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 Stonebridge Group and any information you give will be processed in accordance with the General Data Protection Regulation.

We take our obligations under the General Data Protection Regulations (GDPR) and Data Protection Act 2018 seriously. All our staff are provided with appropriate training and required to comply with formal data protection policies, guidelines and procedures designed to keep personal data secure and support privacy.

Why we need it

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

- To enable Stonebridge Group 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 Stonebridge Group 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 and service from your adviser. Data will be processed in the legitimate interest of the business.

These are necessary for our legitimate interests (to operate our business effectively). 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 your data

All the personal data we hold about you will be processed by our staff in the United Kingdom. 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, of which 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.

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.

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 would like the chance to tell you - but only if we think you will be interested and only if you give us permission to do so. Please tell us how you would like us to stay in touch.

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

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 type 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:

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- You have the right to ask for a copy of information, usually free of charge. We will respond to this request within one calendar month.
- You also have the right for certain data you have provided us, this will 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 (please 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 complaints@stonebridgegroup.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>.

I have read this information and understand how the information I provide may be used.