

Intermediary Privacy Notice - 2018 Edition

How Precise Mortgages uses your personal data

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Precise Mortgages is a trading name of Charter Court Financial Services Limited which is part of the Charter Court Group. The Charter Court Group is made up of Charter Court Financial Services Group plc and its subsidiary companies Charter Court Financial Services Limited, Charter Mortgages Limited, Exact Mortgage Experts Limited and Broadlands Finance Limited. Charter Court Financial Services Limited also trades under the name of Charter Savings Bank.

Charter Court Financial Services Limited will be a data controller of any personal data it holds about you and any Mortgage Business that you have submitted to us. We may share this information, with other parts of the Charter Court Group. Where this occurs, they will be a separate data controller in respect of that personal data, and this privacy notice will also apply to the processing they undertake, unless they provide you with an alternative privacy notice.

A data controller is an individual or organisation which decides how your personal data will be used. The data controller is referred to as “we”, “us” and “our” in this privacy notice.

If you require any further information or wish to contact us or our Data Protection Officer at any time our contact details are:

Precise Mortgages
2 Charter Court
Broadlands
Wolverhampton
WV10 6TD

0800 116 4385

Email: thedataprotectionofficer@chartercourtfsc.co.uk

Who this privacy notice applies to

This privacy notice explains how we will use the personal data of employees and representatives of mortgage intermediaries and mortgage intermediaries which are sole traders operating in their own name and not, for example, through a limited company. Each such person is referred to as “you” and “your” in this privacy notice. Mortgage intermediaries include:

- ▶ firms providing mortgage advice or information on loans and mortgages to our borrowers or potential borrowers (Mortgage Advisers)
- ▶ firms operating as a mortgage club of which a Mortgage Adviser is a member (Mortgage Club)
- ▶ firms with a network of appointed representatives (Networks)
- ▶ firms providing services to Mortgage Advisers, Networks and Mortgage Clubs which includes distributing our products or submitting applications to us on their behalf (Packagers)
- ▶ firms which package secured second charge mortgage loan applications on our behalf (Master Brokers).

Those words in brackets have those meanings in this privacy notice and:

“Mortgage Business” means the business of and activities involved in you introducing borrowers to us in relation to our products and related matters including the submission of applications to us, requests for decisions in principle, requests for variations to existing loans and informal enquiries you make as to potential borrowers’ eligibility for a loan or a mortgage.

“Connected Firms” means firms connected with you, the firm which employs you or you represent, its or your Network or Mortgage Club and any Packager it or you use.

Why we are providing you with this privacy notice

Applicable Data Protection laws (including the General Data Protection Regulation and the Data Protection Act 2018) impose obligations on us as the data controller, when we collect or create, hold, amend, disclose, share or otherwise use or erase/destroy (collectively referred to as processing) your personal data and give you, as the data subject, rights over your personal data.

One such obligation is to process (e.g. collect, hold, use or erase) your personal data fairly, lawfully and in a transparent manner. This privacy notice meets that obligation by explaining what personal data we will hold about you, how we will process your personal data, why we process your personal data and the lawful grounds on which we are processing it. It also sets out some of your legal rights.

We may change this privacy notice in the future. If we make any substantial and/or material changes, we will inform you of any changes before they take effect.

How we obtain your personal data

We will receive personal data about you from a variety of sources including from:

- ▶ you;
- ▶ your employees/employer and representatives;
- ▶ Connected Firms;
- ▶ from borrowers and potential borrowers from us;
- ▶ your representatives or advisers,
- ▶ fraud prevention agencies;
- ▶ solicitors and persons working on our behalf;
- ▶ market researchers;
- ▶ law enforcement agencies, and
- ▶ other companies within the Charter Court Group.

We will also generate personal data about you during the course of receiving Mortgage Business and managing our relationship with you and Connected Firms. We may also obtain data about you that is publicly available such as from the Electoral Register, the Internet and Companies House.

The types of personal data we will have about you

Personal data

We may process a wide variety of data about you, where necessary, for the purposes set out in the “How We Will Use Your Data” section, including data about:

you as an individual	<ul style="list-style-type: none"> ▶ name, title and address (including previous names and addresses) ▶ other contact details including email addresses, telephone numbers and website ▶ your family, background and interests ▶ date and place of birth
information identifying you	<ul style="list-style-type: none"> ▶ passwords ▶ memorable information
Connected Firms	<ul style="list-style-type: none"> ▶ firms connected with you, the firm which employs you or you represent, their or your Network or Mortgage Club and any Packager they or you use ▶ your and Connected Firms’ regulator, regulatory reference numbers and the permissions held
payment details	<ul style="list-style-type: none"> ▶ bank account details (account name, number and sort code) for the payment of fees due
the Mortgage Business you have submitted to us	<ul style="list-style-type: none"> ▶ the Mortgage Business you have submitted, the outcome of those submissions and subsequent performance of loans made ▶ our contact with you
your preferences	<ul style="list-style-type: none"> ▶ whether you wish to receive marketing from us
your technology	<ul style="list-style-type: none"> ▶ device identifiers including IP address
your profile and relationship with us	<ul style="list-style-type: none"> ▶ payments we have made to you and Connected Firms and other costs we have incurred in providing gifts and hospitality, products, events and services to you and Connected Firms. ▶ events you have attended or which we have invited you to ▶ the type and volume of Mortgage Business you submit or are likely to submit, the performance of that business ▶ your use of our online and other systems and processes

Special category data

Some personal data for example data about your health, racial or ethnic origin is subject to additional rights and are described as special category data. We will not normally ask for or record any special category data.

We will only do this if you have confirmed you consent to us doing so, or where we are legally permitted or required to process this information without seeking your consent. You are not contractually required to provide this information, and it will not impact on the functioning of any relationship between us. Where we have obtained your consent to us processing special category data you are entitled to withdraw your consent to our processing of this information at any time and you should contact us to do that.

How we will use your data

We will use your personal data to:	
process the Mortgage Business that you submit to us or are submitted to us on your behalf and to administer any loans we subsequently make	<p>this will include to:</p> <ul style="list-style-type: none"> ▶ fulfil your instructions and provide documents and information you request ▶ contact you and to liaise with you to progress the Mortgage Business you have submitted ▶ contact you during the course of administering any loan we make ▶ check the information that has been provided to us
manage and build our relationship with you and Connected Firms	<p>this will include to:</p> <ul style="list-style-type: none"> ▶ register you and Connected Firms with us, undertake due diligence on you and Connected Firms and check that you or Connected Firms have the required permissions and authorisations ▶ identify you ▶ enable you to access and use our online applications and other products, services, processes and procedures ▶ make payment of fees due to you or Connected Firms or to receive payment of sums due to us ▶ provide you with information about our products and services and respond to enquiries you make ▶ collect and recover any money owing to us ▶ provide you and Connected Firms with management information about Mortgage Business, the outcome of the Mortgage Business submitted and subsequent performance of loans made ▶ create records, produce correspondence and other documents and provide information to you and others ▶ correct inaccurate data held by us and third parties ▶ update, consolidate and improve the accuracy of our records ▶ monitor and analyse the performance of Mortgage Business submitted to us ▶ invite you to and run events that we think that will be of interest to you
identify and prevent financial crime	<p>this will include to:</p> <ul style="list-style-type: none"> ▶ detect, prevent, investigate and/or report suspected money laundering, fraud, bribery, corruption and other crime
comply with our legal, contractual and regulatory obligations, codes of practice and to run our business	<ul style="list-style-type: none"> ▶ share data about you and Mortgage Business with: <ul style="list-style-type: none"> ▶ our regulators; ▶ our investors or potential investors, funders and their advisers; ▶ any prospective purchaser of us or any part of our business, seller to us or party seeking to merge with us or any person who does or wishes to fund or otherwise be involved in any such transaction and their representatives, or ▶ fraud prevention agencies who in turn will provide data to us, (further information on this is provided below) ▶ provide data, reports and returns to our regulators, HMRC, tax authorities, other statutory bodies, our trade bodies or when required by a court order or other legal or contractual obligation ▶ manage, monitor, analyse, develop, forecast and report on the performance of our businesses, suppliers and other third parties including accounting and auditing ▶ manage how we lend and use our resources ▶ manage risk for us and our borrowers ▶ seek advice from our advisers
develop and improve our products and services	<p>this will include to:</p> <ul style="list-style-type: none"> ▶ test products and services ▶ obtain your feedback on the products and services we provide ▶ undertake market research ▶ ensure that we meet high standards of customer service, including monitoring calls and training staff

How we will use your data (cont)

undertake analysis, produce models, statistics, reports and forecasts	this will include to: <ul style="list-style-type: none"> ▶ understand how you deal with us and to identify what products, services and events may be of interest to you ▶ forecast future Mortgage Business with you and Connected Firms ▶ to analyse and model the likely future performance of Mortgage Business you submit and any loans we make
to investigate and respond to complaints, disputes and where necessary to bring or defend legal claims	this will include to: <ul style="list-style-type: none"> ▶ identify and document facts and evidence ▶ investigate and respond to complaints, disputes, regulatory investigations and/or to bring or defend legal claims ▶ allow us to ensure that we offer the highest standard of customer service, by identifying if we have provided any inadequate service and the causes of such failings, and to determine how to avoid any repeat of that situation and improving our services.

How we use your personal data to make automated decisions

Sometimes we will make an automated decision. These help to ensure that our decisions are quick, fair and efficient based on the personal data we have about you. The type of automated decisions we make are about how we manage our relationship with you and Connected Firms. For example which products and services we offer which we think may be of interest to you or Connected Firms. These automated decisions may also take into account details of any products you already have procured for your clients with members of the Charter Court Group.

You may ask us not to make automated decisions about you or ask us to review any automated decision that we have made taking account of any additional information you wish to provide to us. To do so, please contact our Data Protection Officer.

Call recording

We may record and/or monitor telephone calls with you for the following purposes:-

- ▶ for security, quality and/or training purposes;
- ▶ to confirm that we have complied with your instructions;
- ▶ to resolve or investigate any queries;
- ▶ to comply with our legal obligations, or
- ▶ to prevent fraud or other criminal activities.

Marketing

Charter Court Financial Services Limited may contact you about products or services offered by it by post, electronic mail, telephone, SMS text messaging and any other online or interactive media. If at any time you don't wish to receive such communications or wish us to stop sending us such communications then please email us at marketing@precisemortgages.co.uk.

The legal grounds on which we will process your data

We will only process your personal data if we have a reason to do so that is legally permitted. When using your personal data for the purposes listed above we are relying on one or more of the following legal reasons for processing that data:

- ▶ the purpose is necessary for the performance of a contract with you or, if you asked us to; to enable us to enter into a contract with you;
- ▶ the purpose is necessary for us to comply with our legal obligations;
- ▶ the purpose is necessary for our legitimate interests; or
- ▶ if you have consented to us processing personal data for one or more specified purposes.

The legitimate interests we have for processing your personal data as described above include to:

- ▶ comply with our legal and contractual obligations, best practice and codes of practice;
- ▶ exercise our legal rights;
- ▶ prevent financial and other crime;
- ▶ meet the expectations of you, Connected Firms, borrowers and potential borrowers;
- ▶ enhance and develop the products and services we provide;
- ▶ develop and improve our business, products and services and the terms which apply to them;
- ▶ undertake analysis, modelling and forecasting;
- ▶ manage and mitigate the risks to our borrowers, potential borrowers and our business;
- ▶ keep our records up to date;
- ▶ ensure we have sufficient information to consider any Mortgage Business;
- ▶ verify the information provided to us to ensure its accuracy;
- ▶ be efficient in running our business, providing our products and services, fulfilling our legal obligations and meeting expectations of us;
- ▶ contact you about other products and services we offer;
- ▶ ensure our business is profitable, has adequate levels of capital and funding, or
- ▶ facilitate investment in, and the growth of, our business.

Any special category data will only be processed where it is necessary and only:

- ▶ with your prior explicit consent;
- ▶ where permitted by law to protect your well-being, or
- ▶ for the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity.

Who we share your data with

We will share your personal data with other companies within the Charter Court Group and with:

- ▶ you and Connected Firms;
- ▶ parties to the Mortgage Business submitted (including guarantors, the company secretary, directors and shareholders of any Company that is an applicant) and their advisers;
- ▶ any other person you ask us to provide information to;
- ▶ our bank, BACS and any bank we make payments to or receive payments from;
- ▶ our advisers including valuers, solicitors, accountants and auditors;
- ▶ the Financial Ombudsman Service, courts and any arbitrator or adjudicator of a dispute involving us;
- ▶ statutory and regulatory bodies including Information Commissioner's Office, HMRC, tax authorities, Prudential Regulation Authority, Financial Conduct Authority and Bank of England;
- ▶ fraud prevention agencies;
- ▶ law enforcement agencies;
- ▶ credit rating agencies;
- ▶ market research companies;
- ▶ any investor, potential investor, funder, purchaser in or of our business or any part of our business and their advisers;
- ▶ anyone to whom we transfer our rights and duties under your and/or Connected Firms agreement with us together with their advisers;
- ▶ any business with which we are seeking to merge and their advisers, or
- ▶ our auditors, agents and suppliers who act or may act on our behalf.

We will usually keep your personal data for 7 years from the later of the date a decision in principle is requested by you, an application for a loan or mortgage made by you is withdrawn or declined or any loan or mortgage, the application for which was submitted by you, is repaid. We may retain the data for longer where it is necessary for us to do so to meet our legal or regulatory obligations, for research or statistical purposes or technical reasons.

Fraud Prevention Agencies

Your personal data will be used to prevent fraud and money laundering, and to verify your identity.

We and fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime

We process your personal data on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

Consequences of processing

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested or we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above.

Data Transfers

Fraud prevention agencies may transfer your personal data outside of the European Economic Area, if they do so they will impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

If you choose not to give us personal data

You will need to provide us with the personal data we request to enable you to submit Mortgage Business. If you do not give us the information then you will not be able to do this or it may affect our ability to manage our relationship with you effectively.

Your legal rights

You have a number of rights over your personal data processed by us. These include your rights to request:

- ▶ **access to your personal data.** You may request a copy of the personal data that we hold about you.
- ▶ **accuracy of your personal data.** You may request that we correct incomplete, inaccurate or outdated personal data. We take sensible steps to make sure that personal data is accurate, complete, and current. You can help us do this by notifying us of any changes to your personal data.
- ▶ **transmission of personal data.** You may request that we transfer personal data you have provided to us to you or to another person.
- ▶ **erasure of personal data.** You may request that we delete your personal data.
- ▶ **that the processing of your personal data be restricted.** You may request that our use of your personal data ends, is restricted or limited.

The extent of these rights are limited by law and we may not act on part or all of your request(s) where the right(s) are not applicable. If we do not act on your request we will explain our reasons for not doing so when responding to your request.

If you require any further information about how we handle your personal data, including details of the relevant fraud prevention agencies we use, or wish to make a request to exercise any of your rights under applicable Data Protection laws, please contact our Data Protection Officer.

Sending your personal data outside the United Kingdom and European Economic Area

Your personal data may be processed or transferred outside the United Kingdom and European Economic Area.

If you require further information as to where your personal data is transferred to, and the measures we have implemented to safeguard that information, please contact our Data Protection Officer.

How to complain

If you are unhappy with the outcome of any of your requests to exercise your rights, or how we handle your personal data then please let us know.

You are also entitled to complain to the Information Commissioner's Office:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Email: Casework@ico.org.uk

Tel: 0303 123 1113

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.