

This document contains key information about how we, together with credit reference and fraud prevention agencies, use and share your personal data and the rights you have in respect of your personal data. It summarises our full privacy notice which contains more information on how we use your personal data. A copy is available at www.precisemortgages-customers.co.uk/Legal/PrivacyNotice or you can ask us to send you a copy.

About us

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is part of the Charter Court Group. Charter Court Financial Services Limited will be a data controller of any personal data it holds about you and the loan(s) you have with 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 any processing they undertake, unless they provide you with an alternative privacy notice.

The data controller is referred to as “we”, “us” and “our” in this privacy notice and includes successors in title and any other person who is for the time being entitled at law to the benefit of the loan or mortgage.

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

Address: Precise Mortgages
2 Charter Court
Broadlands
Wolverhampton
WV10 6TD

Telephone number: 0800 116 4385
(if your mortgage has not yet completed)
0800 298 5714
(after your mortgage has completed)

DPO email: thedataprotectionofficer@chartercourtfsc.co.uk

How we obtain your personal data

We will receive personal data about you from a variety of sources including from you, other applicants, the mortgage intermediary acting for you, credit reference agencies, fraud prevention agencies, the other third parties listed in our full privacy notice, other companies within the Charter Court Group and publicly available sources. We will also create personal data about you during the course of the application for, and our administration of, a loan.

The types of personal data we will have about you

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
- ▶ your employment
- ▶ people connected to you
- ▶ your finances and the finances of any business you run
- ▶ your accounts, products and services you have with us
- ▶ your preferences
- ▶ your technology
- ▶ your profile
- ▶ your correspondence and documents we hold
- ▶ your criminal convictions and the results of checks we are required by law to undertake.

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, this special category data but we may ask for, and record, details about your health if it is necessary and relevant for the management of the account.

We will only do this if you have confirmed your consent to us doing so, or where we are legally permitted or required to process this information without seeking your consent. Where we have obtained your consent to us processing special category data in this way, you are entitled to withdraw your consent to this at any time.

We will also process any personal data relating to any criminal convictions you have for the purposes of allowing us to prevent fraud, comply with legal obligations imposed on us, manage risks and when deciding whether to lend money to you.

How we will use your data

We will use your personal data to:

- ▶ consider your application for a loan or request for a decision in principle
- ▶ manage our relationship with you, to administer and provide the loan and other products and services you have with us
- ▶ ensure that we have the information we need to consider your application or request for a decision in principle and to administer the account and that other persons have the information they reasonably need
- ▶ identify and prevent financial crime
- ▶ comply with our legal, contractual and regulatory obligations, codes of practice and to run our business
- ▶ develop and improve our products and services
- ▶ undertake analysis, produce models, statistics, reports and forecasts
- ▶ investigate and respond to complaints, disputes and where necessary to bring or defend legal claims.

More information on the type of processing this includes is contained in the full privacy notice.

How we use your personal data to make automated decisions

Sometimes we will make an automated decision based on the processing of your personal data. These help to ensure that our decisions are quick, fair and efficient based on the personal data we have about you including data we receive from credit reference and fraud prevention agencies. Please see the full privacy notice for details of the type of automated decisions we make which may also take into account details of any products you already have with members of the Charter Court Group and/or any assessment of your financial status and risks we have undertaken.

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

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, when we collected your personal data, you did not ask us not to send such communications to you.

If at any time you change your mind and either do wish to receive such communications or wish us to stop sending 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.

Please see the full privacy notice for more information on the legitimate interests we have for processing your personal data.

Who we share your data with

We may share your personal data with other companies within the Charter Court Group, with you, your representatives and advisers (including your mortgage intermediary, solicitor and accountant) guarantors and other parties to the loan/application, our agents and suppliers and the third parties listed in our full privacy notice.

How long we will hold your data for

We will usually keep your personal data for 7 years from the later of the date a decision in principle is requested, an application for a loan is withdrawn or declined or any loan 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

The personal information we collect from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and their data protection rights, can be found in our full privacy notice.

Credit reference agencies

We also supply your personal information to credit reference agencies (CRAs) in order to process your application and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

When CRAs receive a search request from us they will place a search footprint on your credit file that may be seen by other lenders.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.equifax.co.uk/crain, www.experian.co.uk/crain or www.callcredit.co.uk/crain.

If you choose not to give us personal data

Where you will be a party to the loan or guarantor of the loan you will need to provide us with the personal data we request either to enable us to consider your request for a decision in principle/application or to administer the loan. If you don't give us the information we request then it may prevent us from being able to respond to your request, provide a decision or loan to you or impact on how we manage your loan. It may also affect our ability to meet our contractual or legal obligations.

Your legal rights

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

- ▶ a copy of the personal data that we hold about you
- ▶ that we correct incomplete, inaccurate or outdated personal data
- ▶ that we transfer personal data you have provided to us to you or to another person
- ▶ we delete your personal data
- ▶ 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 see our full privacy notice or contact our Data Protection Officer.

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

Your personal data may be processed or transferred outside the United Kingdom and the 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

Telephone number: 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.