

Privacy Notice

Why are you being asked to give your consent Data legislation requires that we gain your consent before processing your personal information.

Who are we Advocate Finance Ltd are a firm of advisers specialising in property finance based in Colchester, Essex. Advocate Finance Ltd are authorised and regulated by the Financial Conduct Authority.

How we will use the information about you Here at Advocate Finance Ltd we take your privacy seriously and will use your personal information in a number of ways which will help us to make lender decisions, for fraud prevention, for audit, for statistical analysis and credit reference checks.

We will share your information with lenders to process your application. This will include them searching credit reference agencies (known as CRA's) and fraud prevention agencies. Information you provided may be put onto a register and shared with other agencies to prevent fraud. All directors and shareholders who control business applications will also be CRA searched. CRA's and lenders will link financial information you provided as part of a joint application.

We will not disclose your information to any company outside of our panel of lenders except to help prevent fraud or if required by law to do so.

For further information on how your information is used, how we maintain the security of your information and your rights to access/alter and change information we hold on you, please email admin@advocatefinance.co.uk

What we need Advocate Finance Ltd will be what's known as the 'Processor' of the personal data you provide to us. We collect personal data about you which may also include any special types of information or location-based information.

We also gather Name, address, email, dependents, financial status, employment history, income and financial commitments.

Why we need it We need to know your basic personal data in order to provide you with an accurate recommendation for your circumstances and requirements. We will not collect any personal data from you we do not need in order to provide and oversee this service to you.

What we do with it All the personal data we use is controlled by Advocate Finance Ltd in the UK, however, for the purposes of IT hosting and maintenance, this information is located on servers within the UK. No third parties have access to your personal data unless the law allows them to do so. We have a Data Protection regime in place to oversee the effective and secure processing of your personal data. We will not pass your data to any other organisation for marketing purposes. Your data is stored electronically on our cloud encrypted server. Our server is based in the UK.

How long we keep it We are required to keep your basic personal data pertaining to a mortgage or loan for the duration of the term of the mortgage or loan or for a minimum of six years, after which time it will be destroyed. The information used for marketing will be kept with us until you notify us that you no longer wish to receive this information.

E-mail Policy As there is still no universally adopted method for sending or receiving emails securely, we therefore encourage customers to upload personal data to our encrypted, cloud based, system. When processing information and where it is provided by the lender we will upload the information using a secure network. However, some lenders do not operate these secure networks and it might be necessary for us to transmit data through standard emails which is an unsecure method.

What are your rights If at any point you believe your retained information is incorrect you can request to see this information and even have it corrected and possibly deleted. Providing you this information is free of charge, but charges may apply for excessive requests.

If you wish to raise a complaint on how we have handled your personal data, you can contact us at admin@advocatefinance.co.uk and we will investigate the matter.

If you are not satisfied with our response or believe how we are processing your personal data is not in accordance with the law, you can complain to the Information Commissioner's Office (ICO).

Where relevant, you have the right to withdraw consent at any time and this means that we cannot process your data provided, without your consent.

If you consent to us processing your information, please complete the following

Print name	Date	Signature
Print name	Date	Signature