



# Acorn to Oaks Financial Services Ltd

## Privacy Notice Finance Broking

### **Legal basis for processing data:**

Processing data is necessary for the purposes of legitimate interest pursued by Acorn to Oaks Financial Services Limited except where such interests are overridden by the interests, rights or freedoms of the data subject (you).

### **What Information we collect about you:**

When you contact us for an insurance quotation we collect the relevant information needed by a lender to provide loan quotations to you. The information varies dependant on the loan facility which could be potentially provided to you.

### **When we collect this information:**

We collect this information during our meetings and /or telephone conversations with you and through the completion of proposal forms and fact finds or via online submission forms.

### **How we store your personal data:**

We hold your personal data electronically. The system is securely backed up and data encrypted to protect your data from cyber attacks and online hackers. We also hold your data in paper files. Security at the premises is of a high standard to prevent loss of data from unauthorised access or theft.

### **How your information will be used and who might we share it with:**

The information we collect will be passed to finance providers to enable them to calculate a competitive mortgage to meet your requirements.

In order to obtain the most competitive illustration it may be necessary to pass your information to other intermediaries who are authorised and regulated by the Financial Conduct Authority.

We may share your data with other third parties in order to meet our legal or regulatory requirements.

We may share your information with, and obtain information about you from, credit reference agencies. If this is the case we will provide you with information about the credit reference agency we have used.

### **How long we will keep your data for:**

We will retain any information we have collected about you for up to 6 years after our professional relationship has terminated. In certain circumstances it may be necessary to retain your personal data for longer. All retention periods are documented in our data retention policy.

### **Your rights of access to your data:**

Under the GDPR you have a right, to obtain a copy of the personal information that we hold about you free of charge. If you believe that any information held is incorrect or incomplete, you should contact us (see contact details below). Any information that is found to be incorrect or incomplete will be amended promptly.

### **Erasure Rights:**

You have the right to request the deletion or removal of your personal data if you feel there is no compelling reason for its continued processing.

### **Your right to object:**

Under the GDPR you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us processing your personal data we will stop unless: there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim.

### **Your Right to Complain:**

Under the GDPR you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us processing your personal data we will stop unless: there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim.

### **Marketing:**

We take your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us.

We will not use your information or share your information with any other company for marketing purposes without your prior consent.

### Contact Details:

If you need any further information or need to contact us please write to us at: Claire Oakley, Acorn to Oaks Financial Services Limited, 93 Church Street, Bilston, Wolverhampton, WV14 0BJ

[enquiries@a2ofs.co.uk](mailto:enquiries@a2ofs.co.uk)

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