Privacy Notice

We are Stoneacre Assets Ltd and we can be contacted using the following details:
Telephone Number: 01727 222476
Address: Censeo House, St Peter's Street, St Albans,AL1 3LF
Email address: mark@stoneacreassets.co.uk
Data Protection Officer/ contact: Mark Rodgers
ICO Registration Number: ZB678192

Introduction

This Privacy Notice sets out how Stoneacre Assets Limited, Registered Address - 76-80 College Road, Third Floor Scottish Provident House, Harrow, England, HA1 1BQ, use your personal data. Your personal data is data which by itself or with other data available to us can be used to identify you. We use your personal data in accordance with Regulation (EU) 2016/679, the General Data Protection Regulation (GDPR).

The types of personal data we collect and use

To assist you in finding products that meet your needs, we'll use your personal data for the reasons set out below.

The sources of personal data collected indirectly are mentioned in this statement. The personal data we use may be about you may include:

- Full name and personal details including contact information (e.g. home address and address history, email address, home and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that you're eligible to apply);
- Financial details (e.g. salary and details of other income, expenditure and details of accounts with other providers);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources;
- Family, lifestyle or social circumstances (e.g. the number of dependants you have);
- Employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. You must have their authority to provide their personal data to us and share this Privacy Notice with them beforehand together with details of what you've agreed on their behalf.

Providing your personal data

You must provide your personal data so we can assist you in finding products that meet your needs (unless you're a customer and we already hold your details).

Using your personal data: the legal basis and purposes

We'll process your personal data:

1. As necessary to perform our contract with and source products that meet your needs:
    a. To take steps at your request prior to entering into it;
    b. To manage and perform that contract;
    c. To update our records; and
2. As necessary for our own legitimate interests or those of other persons and organisations, e.g.:
    a. For good governance, accounting, and managing and auditing our business operations;
    b. To search at credit reference agencies (CRA's) at your home address;
    c. To monitor emails, calls and other communications;

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   d. To send you marketing communications
3. As necessary to comply with a legal obligation, e.g.:
   a. When you exercise your rights under data protection law and make requests;
   b. For compliance with legal and regulatory requirements;
   c. For establishment and defence of legal rights; and
   d. For activities relating to the prevention, detection and investigation of crime;
   e. To verify your identity, make credit, fraud prevention and anti-money laundering checks;

4. Based on your consent, e.g.:
   a. When you request us to disclose your personal data to other people;
   b. To send you marketing communications where we've asked for your consent to do so.

   You're free at any time to change your mind and withdraw your consent. The consequence might be that we can't do certain things for you.

Sharing of your personal data

Subject to applicable data protection law we may share your personal data with:

- Product providers in relation to our seeking to source products that meet your needs;
- Companies and other persons providing services to us;
- Our legal and other professional advisors;
- Fraud prevention agencies;
- Government bodies and agencies in the UK and overseas (e.g. HMRC and with regulators e.g., the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect your vital interests;
- To protect the security or integrity of our business operations;
- To other parties connected with your Product application e.g. other people named on the application who will see your transactions;
- When we restructure or sell our business or its assets or have a merger or re-organisation; and
- Anyone else where we have your consent or as required by law.

Identity verification and fraud prevention checks

The personal data we've collected from you at application or at any stage 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 in future. We may also search and use our internal records for these purposes.

Automated Decision-Making and Profiling

As part of providing our services, we may use information obtained from you, credit reference agencies, fraud prevention agencies and other third parties to help assess applications, verify your identity, prevent fraud and comply with our legal and regulatory obligations.
This may involve the use of automated processing and profiling by us or by the product providers, lenders, insurers, credit reference agencies or fraud prevention agencies with whom we share your information.

Automated processing may be used to:

- verify your identity;
- assess the risk of fraud or financial crime;
- assess your eligibility for certain financial products or services;
- undertake creditworthiness and affordability assessments; and
- help determine whether an application should be referred for further review.

Where a decision is made solely by automated means and produces legal or similarly significant effects for you, you have the right, in certain circumstances under UK GDPR, to:

- request human intervention;
- express your point of view;
- obtain an explanation of the decision reached; and
- challenge the decision.

Please note that Stoneacre Assets Limited acts as a credit broker and introducer. In many cases, any automated decisions relating to the acceptance or decline of an application are made by the relevant lender, insurer or product provider in accordance with their own privacy notices and decision-making processes.

If you would like further information about any automated decision-making or profiling carried out in connection with your application, please contact us using the details set out in this Privacy Notice.

Criteria used to determine retention periods (whether or not you become a customer)
The following criteria are used to determine data retention periods for your personal data:

- Retention in case of queries. We'll retain your personal data as long as necessary to deal with your queries (e.g. if your application is unsuccessful);
- Retention in case of claims. We'll retain your personal data for as long as you might legally bring claims against us; and
- Retention in accordance with legal and regulatory requirements. We'll retain your personal data based on our legal and regulatory requirements.

Your rights under applicable data protection law
Your rights are as follows:

- The right to be informed about our processing of your personal data;
- The right to have your personal data corrected if it's inaccurate and to have incomplete personal data completed;
- The right to object to processing of your personal data;
- The right to restrict processing of your personal data;
- The right to have your personal data erased (the "right to be forgotten");
- The right to request access to your personal data and information about how we process it;
- The right to move, copy or transfer your personal data ("data portability");
- The right not to be subject to a decision based solely on automated processing, including profiling, where that decision produces legal effects concerning you or similarly significantly affects you, except where permitted by law.

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Contact
If you have question, want to exercise your rights or make a complaint, please contact us.

You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data. You can contact them at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, on 0303 123 1113 or by email to casework@ico.org.uk. See also https://ico.org.uk/global/contact-us/

Agreement
I agree to the terms of this Privacy Notice and acknowledge that as part of my application you may undertake searches of my records with Credit Reference Agencies and Fraud Prevention Agencies.

Tick this box if you consent to the use of your personal data by us for marketing, surveys and research ☐

Full Customer Name ________________________________

Signed ________________________________

Date __________________________________