

PRIVACY NOTICE

Sbowling ltd trading as sbl financial are committed to protecting your privacy. This policy statement, together with any document referred to within, sets out the basis on which we will use the personal information you supply to us directly yourself or supplied to us by a third party. Sbl financial is responsible for the processing of the personal information you supply and is registered with the Information Commissioners Office under the UK Data Protection act 2018, registration number ZA752247.

Website www.sblf.co.uk

We have structured our website so that you can visit without identifying yourself or revealing any personal information.

If you review or download information from the website, this information is tracked to enable us to provide you with tailored information and to give us information about your use of our website. This action will not personally identify you.

Should you wish to complete a contact or enquiry form on the website or through our connected portals, we collect and store the personal information supplied to us via secure servers to enable us to fulfil your request.

Any personal information you chose to disclose via the website or portals will be processed in accordance with this privacy notice.

What data do we collect?

To arrange a mortgage, loan or other plan or service for you, we will need to collect a wide range of personal data and financial related information: for example but not limited to, your name, national insurance number, postal address, your email address, your IP address, telephone numbers, date of birth, bank account details, equipment requirement details, home ownership details, reason for borrowing, your assets and liabilities, details of your proof of identity documentation, proof of address documentation, evidence of additional equity available and evidence of any other business interests. Our UK-based team will only collect information that is pertinent to the service we provide and will hold this information only for as long as necessary.

We will retain your personal data as long as you are a customer with us. We may retain your personal data beyond this date for the purposes mentioned above and will in any case at all times retain your personal data for the minimum period required by law.

We will also collect credit or debit card details to make payments for sbl financial services and to pass to relevant parties such as lenders and surveyors. This information will not be retained after payment has been made.

We will retain and process your personal information based on our 'Terms of Business' contract with you, our statutory and legal obligations, our regulatory requirements and our legitimate business interests.

How is the data collected?

We collect information via a variety of means which include website forms, telephone calls, email, text messages, social media, post, fax and face to face meetings. We may also monitor and record our telephone conversations with you.

The information may be collected directly by sbl financial and its staff or from third parties to whom you have agreed may pass your personal information to sbl financial.

What are your data protection rights and choices?

Your personal data is protected by legal rights, which include:

- Right to be informed – Individuals have the right to be informed about the collection and use of their personal data
- The right of access to your personal data – Individuals have the right to access and receive a copy of their personal data and other supplementary information.
- The right to rectification- Individuals have the right to have inaccurate personal data rectified or completed if incomplete.
- The right to erasure – Individuals have the right to have their personal data erased.
- The right to restrict processing – Individuals have the right to request the restriction or suppression of their personal data.
- The right to portability – This allows individuals to obtain and reuse their personal data for their own purposes across different services.
- The right to object – this gives individuals the right to object to the processing of their personal data in certain circumstances, it also gives individuals the absolute right to stop their data being used for direct marketing
- The right in relation to automated decision making and profiling – this allows individuals to object to their data being used in an automated individual decision-making process (making a decision solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual). Profiling can be part of an automated decision-making process.

How is the data used?

Sbl financial will use personal data received to process your request for a mortgage, loan or other plan or service on your behalf. You may advise us at any time should you no longer wish us to use your data. We will use the information in several ways to improve how we support our customers, which includes but is not limited to:

- Letting you know about changes to our products and services.
- Confirmation of your identity.
- Training of our staff and fraud Investigation and prevention.
- Confirmation of the documents and information you provide to us.
- Keeping our records up to date and complying with regulatory and legal obligations.
- Administration and review of the mortgages, finance and products we have arranged for you.
- Helping us to assess your needs for protection plans in connection with your borrowing.
- Conducting surveys to help us improve our service.

Who will your data be shared with?

To arrange a mortgage, loan or other plan or service we will need to share your personal data with relevant third parties. These third parties include mortgage lenders, product providers, surveyors, solicitors and other parties that relate to your applications.

When we proceed with a mortgage, loan or other plan or service for you and your data is shared with a lender or provider, we recommend you also read their Privacy Notice in conjunction with ours. This can be found on the lenders or providers website or our central page here: https://cmortgages.co.uk/lenderprivacy/

As an Appointed Representative of Connect IFA Ltd, information about yourself will be shared with Connect IFA Ltdwho are our Network. Connect IFA Ltd assists us with processing your application as well as for compliance oversight purposes.

If your request for services has come from an introducer of business to sbl financial we may share limited information with the introducer for the purpose of keeping them informed as to how your application is progressing.

We use third party software systems including cloud-based storage, to help us to manage mortgage, loan and product applications and to process and verify the personal information you supply to us. All software suppliers store any data in the UK and are subject to UK regulations, including the UK Data Protection Regulations and are obliged to keep your details securely and use them only to fulfil the contracted service.

Marketing

We will seek your explicit consent to provide you with general market news and updates and to inform you of any products and services offered by sbl financial and its associated companies that are not connected with your specific mortgage, loan or other plan or service. If you use a service offered by sbl financial, you will not automatically be opted in to marketing without your consent. We will not provide your personal data to any unconnected third party in connection with marketing.

We will obtain explicit consent from you either verbally, via our website, via meetings face to face including shows and events, by email, or by completion of a consent form and will keep a record of your consent.

Marketing may include emails, telephone calls, social media and postal marketing. You can advise us of your preferences on how you would like us to provide marketing and the marketing content that is of most interest to you. You may update your preferences at anytime and you may also withdraw your consent at anytime.

Changes to our Privacy Policy

It may be necessary to update this privacy policy from time to time to meet legal, regulatory and commercial requirements. Please visit this page from time to time and take note of any changes. Any personal data collected prior to any change will not be affected by the change without your permission.

Changes of ownership

Sbl financial may from time to time sell or transfer the control of the company. Any personal data supplied by you where relevant to the part of the business being sold or transferred will be transferred to the new owner or controlling party and will continue to be used under the terms of this policy for the purposes that the personal data was originally supplied to us.

Access

You have a right to access any personal information we hold about you. To request access or for any questions about this privacy policy please contact:

Name and Address: Sean Bowling, sbl financial, D14, Heritage Business park, Gosport, PO12 4BG

Email: sean@sblfinancial.co.uk

Office: 02394005420 Mobile:07970906749

How to make a complaint and contact the appropriate authority

If you are unhappy about how your personal data has been used by us, please contact us and we will be happy to register a complaint.

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 1231113 or by email to casework@ico.org.uk. See also https://ico.org.uk/global/contact-us/.