

## **Boon Brokers**

**Authorised and regulated by the Financial Conduct Authority.**

**Firm Reference No. 301141**

### **PRIVACY NOTICE**

#### **Who holds your information**

This privacy notice sets out how our firm, Boon Brokers, deals with your personal data. The firm is authorised and regulated by the Financial Conduct Authority and is recorded on the Financial Services Register under the firm reference: 301141

Boon Brokers is the controller of the information that you provide to us and is responsible for protecting your data. You should contact us if you have any concerns about the personal information that you have provided or if you need further help about it. Our contact details are:

By post to: Tumbledown, Norwich Road, Woodton, Bungay, Suffolk

By telephone: 01508 483 983

By email: [admin@boonbrokers.co.uk](mailto:admin@boonbrokers.co.uk)

#### **How we use your personal information**

The personal information that you provide us with may be used for a number of different purposes and these are set out below:

- For assessing your eligibility for mortgages and / or other products available from the lenders and product providers that we deal with.

We will process your information for this purpose only where you have consented to this.

- For making an application to a lender or other product provider on your behalf (which may include automated decision making).

We will process your information for this purpose where you have consented to it and because you have asked us to take specific steps before entering into a contract with a lender or provider.

- For fraud prevention, for audit, compliance and regulatory purposes, for maintaining a business register of our past clients & for statistical analysis.

We will process this information because we have a legal obligation to do so. This means that in order to comply with our legal and common law obligations we must process certain information in a certain manner and keep records to demonstrate compliance. You still have the rights set out below in relation to your personal information, but you may not be able to exercise your right to erasure in these circumstances.

- For dealing with any queries or concerns that you may have after we have provided our service to you and until any such product so provided has ended.

We will process this information where you have consented to this and on the basis of our "legitimate interest" to provide information to you on request at any time after we provide our initial services to you and until any such product so provided has ended. You still have the rights set out below although where you withdraw your consent, we may still have the right to process the data for this purpose on a legitimate interest basis.

- We may use your personal data to contact you at the end of any preferential rate period on your mortgage or to consider insurance in relation to your mortgage products.

We will do this, where you consent to this in the declaration below, although you have the right to withdraw this consent at any time.

### **Who we may share your information with**

We will always keep your information confidential and will only share that information in certain circumstances as set out below. We may share your information with third party providers of product data (referred to as sourcing systems or portals). This will be so that we can research and identify products that meet your stated requirements and for which you are eligible.

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies. If you apply to us for a loan, we will pass on your details to the lender. We may also pass on your information to a third-party processor (a packager) who will gather information on behalf of the lender. Information provided by you may be put onto a register and shared with other lenders to prevent fraudulent applications. If you apply to us for insurance we will pass your details to the insurer. We may do this directly or through a third-party processor (a portal or another insurance intermediary) who will gather the information on behalf of the insurer. We may also share your information with solicitors as a part of the mortgage process.

Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claim. Where we do not offer a service that you require and where you consent we may pass on information to third party intermediaries, solicitors or other providers (such as will writers) to affect an introduction to them in order for them to offer additional services to you.

We may share your personal information with third party processors in order to verify the integrity of certain documentation that you may provide us with so that we are able to comply with anti-money laundering and anti-fraud requirements.

We may share your data with other third parties as a part of our security and back up procedures. All these parties operate in the European Economic Area (EEA). We will not use parties where the information would be stored outside the EEA.

We will share your personal information with our regulator (The Financial Conduct Authority) and third-party providers of compliance services as a part of our regulatory obligations.

### **How long we will keep your personal data**

We will retain records relating to assessing your eligibility for products available from the lenders and product providers that we deal with for a minimum period of three years from the date the advice is given or the product sold up and for up to 7 years for us to be able to comply with our regulatory requirements and in order to be able to respond to enquiries by our regulators and other government agencies.

We will retain records for making an application to a lender or other product provider on your behalf for a minimum period of 7 years and a maximum period not exceeding the date upon which any product sold would be expected to have come to an end.

We will keep records:

- For fraud prevention
- For audit, compliance and regulatory purposes
- For maintaining a business register of our past clients
- For statistical analysis

indefinitely although the firm reserves the right to dispose of these records as and when it sees fit.

We will retain records for dealing with any queries or concerns that you may have after we have provided our service to you and until any such product so provided has ended for a period of up to 7 years after the product or service so provided might be expected to have come to an end based on the term identified at the point of sale.

### **How long we will keep your personal data**

You have the right to be informed about how we hold and deal with your personal information and this document fulfils that obligation.

You have the right of access to all of the personal data that we hold about you. You can request this from us at any time. We will not normally charge a fee for this.

You have the right to rectification which means that you can have any incorrect information that we hold about you corrected.

You have the right to have your data deleted if you no longer require us to process it for you or if you withdraw your consent. (This right may not apply where our basis for processing is by legal obligation).

You have the right to restrict our processing of your personal information in certain circumstances.

Although we do not carry out any automated decision making as a part of our service to you, those lenders and providers that we deal with may do so. Where you have consented to our processing of your personal data as set out in this document, you are also consenting to us to pass your personal data onto these lenders to carry out such actions. You have rights regarding automated decision making, and these will be explained to you before such action takes place.

### **Your right to withdraw consent**

Where you have given your consent for us to process your information, you have the right to withdraw this at any time. Where you do this, we will cease processing the data for the purposes for which you have given consent, and this will mean that we will be unable to complete any service or transaction that we are performing on your behalf. You should refer to the section above headed "How we use your personal information" to see where we are processing information on the basis of your consent or based on our other regulatory or legitimate interests.

### **Your right to complain**

If you are dissatisfied with the way that we have handled your personal information you are entitled to complain to us about this. You also have the right to refer the matter to the Information Commissioners Office whose address is:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF  
Or by telephone to: 0303 123 1113

### **Sign below to give us consent to process your information**

For us to process your personal information as set out above, we require your consent and the consent of any applicant for any of the services or products we offer. Please Note that we require consent confirmed personally by each applicant.

You can do this by:

- Signing and dating this document where indicated and returning it to us either by email or in the post
- E-mailing your consent to us with your surname and the text PN27-04-2018 in the reference and the text as follows in the body of the email "I/We consent to the processing of our personal data for the purposes set out in the Privacy Notice document (PN15-04-2018) provided to us. " AND "I consent to the firm contacting me at the end of any preferential rate period on my mortgage or loan and in respect of any associated insurance products."

**IMPORTANT NOTICE: You have the right to object to our processing at any time on the basis of direct marketing or any of our legitimate interests set out above. You may do this by telephone, email or in writing to our addresses given in this document.**