

# Abacus Financial and Mortgage Services Ltd

74 HAINAULT ROAD, ROMFORD, ESSEX, RM5 3AL, ENGLAND

Tel: 020 7287 4227. Fax: 01708 730833

Website: [www.abacus-mortgage.com](http://www.abacus-mortgage.com). Email: [quotes@abacus-mortgage.com](mailto:quotes@abacus-mortgage.com)

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## Privacy Policy

Our Privacy Policy- Your rights, your information & how we use it

Abacus Financial & Mortgage Services Ltd is committed to protecting your personal information

Our Privacy Policy contains important information about personal details we collect, what we do with that information, who we may share it with and why, your choices and rights when it comes to the personal information you have given us.

We may need to make changes to our Privacy Policy, so please check our website for updates from time to time. If there are important changes such as changes to where your personal data will be used, it will be there. This version of our Privacy Policy was last updated in May 2018

Who we are

We are Abacus Financial & Mortgage Services Ltd. This Privacy Policy applies to us and the services we offer our clients

How to contact us

If you have any questions about our Privacy Policy or the information we collect, please write to us at the address below

Data Protection Officer  
Abacus Financial & Mortgage Services Ltd  
74 Hainault Road  
Romford  
Essex  
UK  
RM5 3AL

Email [quotes@abacus-mortgage.com](mailto:quotes@abacus-mortgage.com)

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COMPANY REG NO 3682784

Authorised and Regulated by the Financial Conduct Authority

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## Information we collect and use

This includes

Information about who you are eg. Your name, date of birth, contact details, occupation, address, financial information such as income, expenditure, assets, liabilities, health information.

Information connected to the advice we have given you such as your banking and insurance arrangements

Information about your contact with us eg. Meetings, phone calls, emails, letters

Information classified as “sensitive” will only be collected and used where it is needed to provide the service you have requested, or to comply with our legal obligations

Information you may provide us about other people eg joint applicants, beneficiaries, spouses, children, trustees, partners that we may need to be able to provide you with the service you have requested. For children, we will collect and use the information we require such as name, age and gender. Health details will be collected if they require to be insured.

## Where we collect your information

We may collect your personal information directly from you, from a variety of sources including

A fact find questionnaire before we give you advice

An application form for a product or service

Your credit file for a loan application

Phone conversations with us

Emails or letters you may send us

Meetings with our financial advisers

## What we collect and use your information for

We take your privacy seriously and we will only ever collect and use information which is personal to you where it is necessary, fair and lawful to do so. We will collect and use your information only where

You have given us your permission/consent to do so

It is necessary to provide the product or service you have requested

It is necessary for us to meet our legal or regulatory obligations eg. for the detection and prevention of fraud

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It's in the legitimate interests of a third party eg, a mortgage lender for your mortgage application, an insurer, for an insurance application.

Who we may share your information with

We may share your information with third parties for the reasons outlined in "What we collect and use your information for"

These third parties include

Your insurer or mortgage lender, both existing and proposed

Companies we have chosen to support us in the delivery of the research, consultancy or technology companies who can for example help us in our contact with you. E.G An internet service provider, a research company to help us advise you on mortgage and/or insurance products

Our regulators and supervisory authority eg. The Financial Conduct Authority and The Information Commissioner's office

Law enforcement, credit and identity check agencies for the prevention and detection of crime

HM Revenue & Customs eg for the prevention of tax evasion

We will never sell your details to someone else. Whenever we share your personal information, we do so in line with our obligations to keep your information safe and secure

Where your information is processed

The majority of your information is processed on the European Economic Area (EEA). Where your information is processed outside the EEA for example by our third party suppliers, we will obtain written confirmation that your information is protected to at least an equivalent level as would be applied by The UK/EEA data privacy laws

How we protect your information

We take information and system security seriously and we strive to comply with our obligations at all times. Any personal information which is collected or used in any way, whether on paper, online or any other media, will have appropriate safeguards applied in line with our data protection obligations. Your information is protected by controls designed to minimise loss or damage through accident, negligence, deliberate misuse. All our staff who have access to your information are aware of their obligations and are trained to maintain the right standards

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## How long we keep your information

We will keep your personal information only where it is necessary to provide you with our services while you are a client. We may also keep your information after this period but only where required to meet our legal or regulatory obligations. The length of time we keep your information for these purposes will vary, depending on the obligations we need to meet

## Your individual rights

You have several rights in relation to how we use your information. They are  
A right to receive clear and easy to understand information on what personal information we have, why we have it, and who we share it with-we do this in our Privacy Policy and privacy notices

### Right of access

You have the right of access to your personal information. If you wish to receive a copy of the personal information we hold on you, you may make a data subject access request (DSAR)

### Right to request that your personal information be rectified

If your personal information is inaccurate or incomplete, you can request that it is corrected.

### Right to request erasure

You can ask for your information to be deleted or removed, if there is no compelling reason for us to continue to have it

### Right to restrict processing

You can ask that we block or suppress the processing of your personal information for certain reasons. This means that we will not use your information for the purposes you have asked us to no longer process the information for.

### Right to data portability

You can ask for a copy of your personal information for your own purposes to use across different services. In certain circumstances, you may move, copy or transfer personal information we hold to another company in a safe and secure way.

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Right to object

You can object to us processing your personal information

Rights to automatic decision making

You have the right to ask us to

Give you information about us processing your personal information

Request human intervention

How to make a complaint

We will always strive to collect, use and safeguard your personal information in line with data protection laws. If you do not believe we have handled your information as set out in our Privacy Policy, please visit our website at [www.abacus-mortgage.com](http://www.abacus-mortgage.com) and select the complaint button. Alternatively, please write to us at

Data Protection Officer

Abacus Financial & Mortgage Services Ltd

74 Hainault Road

Romford

Essex

UK

RM5 3AL

We will do our utmost to make things right. If you are still unhappy, you can complain to our Supervisor Authority. Their contact details are

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Tel 01625 545 745

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