



## **Investment & Business Mortgage Company llp**

### **Privacy Notice.**

#### **Who we are**

Investment & Business Mortgage Co (ibmco) acts as a broker/intermediary in the arrangement of commercial and Buy to Let mortgages for our clients. Investment & Business Mortgage Co is authorised and regulated by the Financial Conduct Authority, FRN 656622.

#### **How we will use the information about you**

Here at ibmco we take your privacy seriously and will use your personal information in a number of ways including:

- Enabling us to identify and advise on suitable mortgage products
- Obtaining lender decisions
- Fraud prevention
- Meeting legal, compliance and audit requirements
- Obtaining credit reference checks

We may share your information with, and obtain information about you from lenders, credit reference agencies and fraud prevention agencies. We may also use electronic identity checking procedures.

We will not disclose your information to any company outside of lenders, credit reference agencies and fraud prevention agencies except to help prevent fraud or if required by law to do so.

ibmco will be the controller and processor of the personal data you provide to us.

For further information on how your information is used, how we maintain the security of your information and your rights to access/alter and change information we hold on you, please contact [enq@ibmco.co.uk](mailto:enq@ibmco.co.uk)

#### **Additional Marketing**

From time to time we would like to contact you with relevant information about property investment and buy to let mortgages. Any such contact will be by email – we will not use post, phone, text or automated calls for sales purposes.

#### **What information we need**

Information we need from you includes your name, address, contact details (phone and email), dependants, occupation and income, your assets and liabilities and other information regarding your financial status.

#### **Why we need this information**

We need to know your basic personal data in order to provide you with an accurate recommendation for your personal circumstances. We will not collect any personal data from you we do not need in order to provide and oversee this service to you.

GDPR (General Data Protection Regulation) allows several reasons for the processing of data to be lawful and for the avoidance of doubt ibmco uses one or more of the following reasons :

- (a) Consent : you have given clear consent for your personal data to be processed for the specific purpose in hand.
- (b) Contract : the processing of data is necessary for ibmco to fulfil its contract with you i.e. advising and arranging a mortgage.
- (c) Legal Obligation : some information is required to enable ibmco to comply with the law, such as Money Laundering regulations.

### **What we do with the information**

All the personal data we use is controlled by ibmco in the UK. No third parties have access to your personal data unless the law allows them to do so. ibmco has a Data Protection regime in place to oversee the effective and secure processing of your personal data. More information on this framework can be found on our website.

We may pass your data to lenders in order to provide you with offers of products suitable for your requirements.

Your data is stored electronically on a cloud encrypted server.

### **How long do we keep your information?**

We are required by FCA regulations to keep your basic personal data for a minimum of 6 years. Your contact details may be retained until you notify us that you no longer wish us to contact you and information may also be kept for longer than 6 years where there is a legitimate reason for doing so.

### **What are your rights?**

If at any point you believe retained information is incorrect you can request to see this information and have it corrected or deleted. Providing you with the information is free of charge (charges may apply for excessive requests).

If you wish to raise a complaint about how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter.

Where relevant you have the right to withdraw and object at any time and this means that we cannot process the data you have provided without your consent.

If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner's Office (ICO).

Our data protection officer can be contacted at [enq@ibmco.co.uk](mailto:enq@ibmco.co.uk) – please address your email to The Data Protection Officer.