

# Privacy Notice

## How we use your information

We understand that protecting your information is important. This document, often referred to as a privacy notice or policy, explains how we may use information about you and how we keep it secure. This may include for example collecting, recording, using, organising and deleting the information about you.

There may be links within our website which take you to other third-party sites. We are not responsible for how another site will use your information and you should read its privacy notice to understand how the organisation may use your information.

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### 1. About us

Affirmative is the trading name of Affirmative Finance Limited, Ascent Funding Limited, Constructive Lending Limited, Sprint Loans Limited and UK Mortgage Corporation Limited.

### 2. Contact information

If you have any questions regarding how we use your personal information you can contact us in the following ways:

#### By post:

Data Protection  
Affirmative  
7 St James Square  
Manchester  
M2 6XX

**Email:** [information@affirmative.co.uk](mailto:information@affirmative.co.uk)

**Phone:** 08000 44 84 84

If you are not happy with the way we use your information please contact us. If you are not happy with how we deal with your complaint you have the right to contact the Information Commissioner's Office (ICO) and more information can be found on its website (<https://ico.org.uk/>).

### **3. Why we collect your information**

We process your information to be able to administer any products, services or contracts we provide to you. The information contained in this notice will apply to you even if you do not go ahead with any products, services or contracts that we offer as we may be required by law or regulation to keep records of all or some of your information for a set time after we have had contact with you.

### **4. What information we may collect from you**

The information we process will depend on the products or services we are able to provide to you. We will only collect information that we need or that we are required to collect to enable us to perform our legal, regulatory or contractual obligations, where we have a legitimate interest to do so, or where you have given your permission.

The information you give us may include:

- your personal details (e.g. name, address, date of birth)
- contact details (e.g. address, e-mail address, phone number)
- financial information
- employment information
- personal identification and photograph
- special categories\* of personal information (e.g. health information)

#### **\* Special Categories**

Data protection law defines some personal information as "special categories of personal data" or "sensitive data". This includes information about a person's race or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, information about a natural person's health, sex life or sexual orientation. This information may be necessary to collect, for example, if it is relevant for us to understand the purpose of any lending, e.g. funding a wedding/ civil partnership or where health has affected regular income.

Any personal information about you which relates to criminal convictions or offences will only be used by us when authorised by law.

If you do not, or are otherwise unable to, provide the information we ask for we may not be able to provide our products, services or contracts to you.

#### **Information about other people**

If you provide us with information about other people, for example, joint applications, children, tenants or partners not included on the loan, you must have the permission of the other person or have parental responsibility for that person to provide their information to us.

If you enter into an agreement jointly with someone else, we may share any personal information about the products or services provided to you with that other person.

Depending on the products or services provided, the personal information of the other person may be used in the ways described in this notice.

## 5. How we collect your information

You may give us information about you by filling in forms or making an enquiry on our website ([www.affirmative.co.uk](http://www.affirmative.co.uk)), by corresponding with us by phone, e-mail or post either directly or via a third party, e.g. broker or agency.

This includes information you may provide when using our site and if you need to report a problem with our site.

### Information we receive from other sources

We may receive information from third parties, for example:

- Credit reference or fraud prevention agencies when we complete background checks
- When we may need to obtain up to date information about you to meet our legal or regulatory obligations
- Where you have previously agreed for your information to be shared with us, for example, if you have been introduced to us by another company
- If you have given permission for another company to share your information with us

## 6. How we use your information

We will only use your personal information for one or more of the following:

- Where we have a legal or regulatory obligation
- It is necessary to fulfill or enter into a contract with you
- It is necessary to protect your vital interests
- It is in our legitimate interests to do so and does not affect your rights
- You have provided your consent

### Lending

We are a lender and offer a range of products, including regulated mortgage contracts, buy-to-let and unregulated commercial loans. To provide our products and services to you we will need to collect, process and store your personal information as described below:

What personal data?	<p>When you apply for a loan we will need to collect the following categories of information:</p> <ul style="list-style-type: none"><li>• <b>Personal information</b> – such as name and date of birth to correctly identify you and carry out our required checks.</li><li>• <b>Contact information</b> – to enable us to contact you about your enquiry, application or to service the loan.</li></ul>
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	<ul style="list-style-type: none"> <li>• <b>Photo Identification and verification of residency</b> – to fulfil our checks.</li> <li>• <b>Property details</b> – to complete the necessary checks on the property(ies).</li> <li>• <b>Income and expenditure details</b> – to verify your income and affordability for the loan (if required).</li> <li>• <b>Asset and liability details</b> – to verify affordability for the loan.</li> <li>• <b>Financial details</b> – to carry out our checks and arrange for any payments to be set up.</li> <li>• <b>Third party details</b> – contact information for any joint applicants or other connected parties, solicitors and brokers etc.</li> <li>• <b>Health information and criminal convictions/ offences</b> – this may be necessary to provide a basis for the loan and to ensure that there will be a credible plan to repay our loan.</li> </ul> <p>This is required to fulfil our contractual, legal and regulatory obligations and to demonstrate responsible lending.</p>
Who will the data be shared with?	<p>We work closely with a firm of solicitors, Boote Edgar Esterkin Limited (Bootes), and will share information with them to complete the legal aspects of the loan. In some circumstances, we may choose to use another solicitor for the same purpose.</p> <p>We will share limited information with a firm and/ or panel manager to conduct a valuation of the property(ies). This will be done to satisfy our regulatory obligations and to fulfill the contract with you.</p> <p>Our regulators, the Financial Conduct Authority (FCA), the Information Commissioner's Office (ICO) or any other regulatory body or authority may request certain information as part of supervising us. We have a legal or regulatory obligation to provide this.</p>
How long will my information be stored?	<p>Whilst you continue to be our customer, we will keep a record of your personal information to enable us to provide the products and services to you and where we are required to keep your personal information to meet our legal and regulatory obligations. This will normally be for at least six years, starting from the date when we are no longer providing you with a product or service.</p> <p>Where you made an enquiry, but did not apply for a loan we will keep your information for three months and where we have offered a loan but you did not proceed, we will keep your information for 12 months to meet our legal and regulatory obligations.</p> <p>Telephone calls will be retained for at least six years from the date the call was made. This is to meet our legal and regulatory obligations.</p> <p>After this time, we will either delete the information or convert it so that you cannot be identified from it.</p>

## Employment

The following table specifically relates to the personal information of Affirmative staff or potential employees and any people associated through the recruitment process. We need to collect, process and

store personal information for recruitment and employment purposes and will process the information as described below:

What personal data?	<p>As part of the application process and to fulfill an employment contract with you we may need to collect the following categories of information:</p> <ul style="list-style-type: none"> <li>• <b>Personal information</b> – such as name and date of birth to correctly identify you and to provide staff benefits.</li> <li>• <b>Contact information</b> – to enable us to contact you about your application, to provide staff benefits or in case of emergency.</li> <li>• <b>Photo Identification and verification of residency</b> – to fulfil our checks.</li> <li>• <b>Employment and education details</b> – to complete the necessary checks and to determine suitability for the role.</li> <li>• <b>Financial details</b> – to arrange for salary and any expenses to be paid.</li> <li>• <b>Third party details</b> – emergency contact information and details of recruitment contacts.</li> <li>• <b>Health information</b> – it may be necessary to identify any required adjustments to facilitate working.</li> <li>• <b>Criminal convictions or offences</b> - to identify any risks in hiring the person.</li> </ul> <p>This is required to fulfil our contractual, legal and regulatory obligations.</p>
Who will the data be shared with?	<p>We will share limited information to an external accountancy firm, Edwards Veeder LLP, who will process your information for our payroll so that we can pay your salary.</p> <p>Where we provide benefits, e.g. pensions and if you choose to take advantage of additional employee benefits that we can offer, limited personal information will be provided to the pensions provider, other benefits providers and their connected intermediary so that we can offer these benefits as part of your employment contract. If you use the platforms of these benefit providers you should also read their privacy notices to see how they will use your information.</p> <p>So that we can provide employees with an appropriate level of sick leave and holiday entitlement we will share limited information with a third-party staff absence planner, Timetastic Ltd. This is to fulfill our employment contract with you.</p> <p>In the event of an emergency, your personal and health information may be shared with emergency services to protect your vital interests.</p> <p>We instruct external risk assessors with whom we will share limited information about you for the purposes of health and safety. This is required to fulfil our contractual and legal obligations.</p> <p>Our regulators, the Financial Conduct Authority (FCA), the Information Commissioner's Office (ICO) or any other regulatory body or authority may request certain information as part of supervising us. We have a legal or regulatory obligation to provide this.</p>

How long will my information be stored?	<p>Whilst you continue to be employed by us, we will keep a record of your personal information so that we can provide the contract to you, for your vital interests (for example in case of emergency), and where we are required to keep your personal information to meet our legal and regulatory obligations. This will normally be for at least six years, starting from the date when your contract with us comes to an end.</p> <p>Where you have submitted a curriculum vitae (CV) or applied for a position but have not been successful, we will normally keep your information for 12 months. This is for legal reasons.</p> <p>Telephone calls will be retained for at least six years from the date the call was made. This is to meet our legal and regulatory obligations.</p> <p>After this time, we will either delete the information that we no longer require or convert it so that you cannot be identified from it.</p>
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## Business Contacts

Our customers may be introduced to us through a variety of third-party brokers and other intermediaries. We also work with other businesses, for example solicitors, property valuers and estate agents. To provide the products or services to our customers, we need to collect, process and store third-party personal information for business contacts as described below:

What personal data?	<p>To assist with processing the loan application, we may need to collect the following categories of information:</p> <ul style="list-style-type: none"> <li>• <b>Personal information</b> – contact name of the person dealing with our mutual customer.</li> <li>• <b>Contact information</b> – email address to enable us to contact you.</li> <li>• <b>Regulator reference number</b> – to verify authorisation and permissions with the supervisory authority relevant to the activity.</li> <li>• <b>Sanctions or determinations by the regulator or authorising body</b> - to identify any risks in dealing with the third-party.</li> </ul> <p>This is required to fulfil our contractual, legal and regulatory obligations.</p>
Who will the data be shared with?	<p>We will share information with our solicitors, Boote Edgar Esterkin Limited (Bootes)*, so that they can liaise with the business contacts as necessary to complete the legal aspects of the loan on our behalf.</p> <p>*In some circumstances, we may choose to use another solicitor for the same purpose.</p> <p>Our regulators, the Financial Conduct Authority (FCA), the Information Commissioner's Office (ICO) or any other regulatory body or authority may request certain information as part of supervising us. We have a legal or regulatory obligation to provide this.</p>
How long will my information be stored?	<p>Whilst the contract is in place with our mutual customer, we will keep a record of your personal information on the customers file to meet our legal and regulatory obligations. This will normally be for at least six years, starting from the date when the customer's contract with us comes to an end.</p>

	<p>Where your details have been provided as part of an enquiry but the individual did not apply for a loan, we will keep your information for three months. Where we have offered a loan that has not progressed, we will keep your information for 12 months.</p> <p>Telephone calls will be retained for at least six years from the date the call was made. This is to meet our legal and regulatory obligations.</p> <p>After this time, we will either delete the information that we no longer require or convert it so that you cannot be identified from it.</p>
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## Other Purposes for Processing your Personal Information

### Legal or Regulatory Obligation

We must process your personal information where we have a legal or regulatory obligation to do so, for example, as required by money laundering regulations, statutory audit and our regulatory requirements set out by the FCA.

### Responding to complaints or enquiries

If you make an enquiry or complaint to us, we will use your personal information to investigate the issue and respond to you. We have a legal and regulatory obligation to deal with your complaint appropriately and to do so we will store your personal information.

Details of the complaint will be kept for three years from the date it was received and then a record of us having received the complaint will be kept for six years but will be converted so that an individual cannot be identified from it.

### Internal Analysis

So that we may develop our business and monitor our performance we may use your personal information for statistical analysis. We will use as little personal information as possible to achieve this. It will not affect your rights and we believe that we have a legitimate interest to do this.

### Marketing

To provide you with information about our products and the services we offer which may be relevant to you, we may use your personal information to contact you from time to time by email. We will only do so where we have your permission to contact you in this way and you may tell us at any time if you would no longer like to receive these messages by **contacting us**. You can also unsubscribe by clicking on the relevant part of the email and we will no longer contact you with this information.

### Funding partners and Auditors

As part of our contracts with external funding partners and to ensure that we are lending responsibly, we are required to allow our partners representatives and/ or their instructed auditors access to audit our customer files.

## 7. Who we share your information with

In addition to those organisations and third-parties set out in [section 6](#), we may also share your information or provide access to your information on our systems with the following organisations:

- **Information Technology (IT)** - Providers who supply technology platforms or other IT and support services to ensure our systems are running correctly and that we have appropriate security measures in place.
- **Communication providers** – e.g. telephone line and email providers.
- **Third parties** - who may have introduced you to our business.

These companies help us to provide our products, services or contracts to you and we share information for our legitimate interests. We have contracts in place with any provider who directly provides us with a service to ensure that they comply with their data protection obligations and that they have appropriate security measures in place.

Where you have been introduced to us or where we share your information with another company, such as brokers, solicitors or recruitment agencies, for the purposes of fulfilling the contract with you, we will ensure that they comply with their data protection obligations and that they have appropriate security measures in place via our standard agreements.

We may also share your personal information where we are required to do so under a legal or regulatory obligation or court order, for example from the police, local authorities or the courts.

## 8. How we may contact you

We may contact you by letter, telephone or email to keep you updated about the products or services you have with us or to fulfill the contract we have with you. This is likely to be due to a legal or regulatory requirement or as part of the contract and so it is important that you continue to provide us with your up to date contact information.

Where you have given us permission to do so we may also contact you by email to keep you up to date about our products and services. If you do not want to be contacted in a particular way you can let us know by [contacting us](#).

## 9. Your rights

### Access to your information

You have the right to request from us a copy of the personal information that we may hold about you. This is often called a “Data Subject Access Request”.

You may request this information by [contacting us](#).

We may ask for evidence of your identity or ask questions to enable us to locate the relevant information to provide to you or someone making the request on your behalf. This will ensure that we will only provide you with the information that you want and that it is provided with your knowledge and agreement.



### **Correct your information**

If the personal information we hold about you is incorrect, you have the right to **contact us** so that we may correct this.

### **Delete or restrict processing of your information**

You may request that your personal information is deleted or that we stop processing the information if we are no longer entitled to process it. You may do this by **contacting us**. It may be that we are unable to delete the information due to our legal or regulatory obligations but we will explain this to you if you ask for your information to be deleted.

### **Object to us processing your information**

You have the right to ask us to stop processing your information, for example, if we email you to provide you with information about our products and services. Where you **contact us** about this we will no longer contact you for that reason. However, where we are providing a product, service or contract to you, we do still need to be able to send you communications which can often be due to a legal or regulatory requirement.

## **10. Security**

Your information will be securely held by Affirmative on our systems and with any third-parties, as described in this notice, where required, to enable us to be able to administer any products or services that we provide or contracts that we have with you. We will maintain appropriate safeguards and processes to protect the integrity and availability of the information about you. These measures include:

- Company policies and procedures
- Staff awareness and training
- Anti-malware and security software
- Compliance with regulation and legislation

## **11. Cookies**

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and allows us to improve the site.

A cookie is a small file, typically of letters and numbers, downloaded on to your device when you access a website. Cookies may be temporary or permanent and allows the website to recognise your device.

The cookies we use are 'analytical' cookies. They allow us to recognise and count the number of visitors and to see how visitors move around the site when they are using it. This helps us to improve the way our website works, for example by making sure users are finding what they need easily.

On each of your visits to our site we may automatically collect the following information:

- **Technical information** - including the Internet protocol (IP) address used to connect your computer to the Internet, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform.
- **Information about your visit** - including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time), products you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number.

You can accept or decline cookies by modifying the settings on your browser and by Disabling/Enabling Cookies.

Should you wish to, you can disable cookies when using our website. Please note that if you choose to do this it may affect the functionality of the website but should not affect your experience.

For more information see: <http://www.allaboutcookies.org>.

## **12. Changes to our privacy notice**

Any changes we may make to our privacy policy in the future will be posted on this page.