LONDON MORTGAGE GROUP

Customer Privacy Notice

How we collect, use, protect and keep your personal information — and the rights you have over it

Version 4.1 · November 2026 · Replaces all previous versions

While dealing with us you will provide detailed personal information about your circumstances, your finances and, in some cases, your health and family health history ("Your Information"). This notice explains what we do with Your Information, how we keep it safe, and the rights you have in relation to it. Please read it carefully and ask your adviser if anything is unclear.

1. Who we are

London Mortgage Group Limited is a mortgage and insurance intermediary, registered in England and Wales under company number 12007056. Our registered office and trading address is 303 Long Lane, Hillingdon, Uxbridge UB10 9JY. We are authorised and regulated by the Financial Conduct Authority (FRN 984830). For the purposes of UK data protection law (including the UK GDPR and the Data Protection Act 2018), we are the data controller of Your Information, and we are registered with the Information Commissioner's Office under registration number ZA558273.

2. The information we collect

Your Information means any information describing or relating to you, whether it identifies you directly (such as your name, address, date of birth or National Insurance number) or indirectly (such as your employment situation or health history). In helping you with your mortgage and/or insurance requirements, it may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents necessary to verify your identity;
- Employment and remuneration information (including salary, bonus schemes, overtime, sick pay and other benefits) and employment history;
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependants;
- Health status and history, details of treatment and prognosis, and medical reports (see section 3);
- Any existing mortgage and/or insurance products and their terms and conditions.

3. Special category data and criminal record information

Where you ask us to assist with your insurance needs — in particular life insurance and cover for accident or illness — we will ask about your health and medical history and may record information about your ethnic origin ("Your Special Data"). We use Your Special Data to make enquiries of insurance providers and to advise you on the suitability of products available to you. If you have parental responsibility for children under 16, it is likely we will also record information relating to those children, potentially including their Special Data.

Arranging certain types of insurance may involve you disclosing information about historic or current criminal convictions or offences ("Criminal Disclosures"), which is relevant to underwriting, claims and fraud management. We process Your Special Data and any Criminal Disclosures on the basis that it is in the substantial public interest to enable vital insurance products to be provided, as permitted by UK data protection law. Such information must be capable of being exchanged between insurance intermediaries like us and insurance providers so that customers can secure the protection they need.

4. How we collect Your Information

We collect Your Information mainly from you directly:

- **In meetings, telephone calls and written correspondence** with your adviser;
- **Through our online fact find.** It is hosted on a secure, encrypted web page. Your answers stay in your own web browser while you complete the form and are not sent to, or stored by, us or our hosting provider. When you finish, the form creates a PDF of your answers on your device, which you then send to us, either through your secure document upload link (see section 5), by email to our restricted fact-find mailbox (info@londonmortgagegroup.co.uk), or via our business WhatsApp. Once received, it is placed in your secure client file. A copy of the PDF remains on your device until you delete it; please send it only to us;
- **Through your secure document upload link** — see section 5;
- **By email or messaging (including our business WhatsApp),** where you choose to contact us that way.

We may also obtain information from third parties — for example credit checks, information from your employer, and searches of public records such as the electoral roll. If we use technology to assist collection — such as software that verifies your identity online or accesses your credit status or bank account entries — we will ask for your consent first and explain how the service works before it is activated.

5. Sending us your documents

When we need documents from you (for example payslips, bank statements or proof of identity), we will send you a personal, secure upload link to a dedicated client folder on our Microsoft OneDrive/SharePoint system. This is the method we recommend: the link is unique to you, your documents are encrypted in transit and at rest, and they arrive directly in your client folder where only your adviser and authorised staff can access them.

If you prefer, you may instead send documents to us by email or via our business WhatsApp. Whichever route you choose, once your documents are received they are promptly placed in your secure client file, which is our primary record. The related correspondence (emails and messages) is retained securely as part of our client records — protected by the measures in section 10 and kept in line with the retention period in section 9. If original paper documents must be posted, please use a secure postal method.

6. How we use Your Information

When we advise you on your mortgage and/or insurance requirements, we do so on the basis that a contract for the supply of services is in place between us, and we use Your Information as necessary to perform that contract — to assess your needs, make recommendations and arrange products on your behalf. This includes:

- Recording and storing Your Information in our client record systems, accessed by employees, consultants and contractors of our firm only as necessary to provide our service to you;
- Submitting Your Information to mortgage lenders and insurance providers, in paper form and through their online systems, to progress any enquiry or application made on your behalf;
- Responding to queries you raise about products you hold, and informing you of relevant developments;
- Responding to requests from the FCA, the Financial Ombudsman Service, HMRC, the Information Commissioner's Office or any other regulatory, law-enforcement or governmental body.

We may also use Your Information where it is in our legitimate business interests to do so and your rights are not affected — for example responding to requests from lenders or insurers after our engagement has ended, or contacting you for feedback on our service — and where we must meet a legal or regulatory obligation. We will not use Your Information for marketing, or share it with third parties for their marketing, without your consent, which you may withdraw at any time.

7. Who we share Your Information with

From time to time, Your Information will be shared with:

- Mortgage lenders and insurance providers, who may in turn carry out credit reference and fraud prevention checks;
- Third parties who can assist with your enquiry or application or support your identified needs — such as product specialists, estate agents, providers of legal services (e.g. conveyancing), surveyors and valuers — where required by your circumstances;
- Contractors or suppliers engaged to assist with customer feedback exercises;
- Our professional indemnity insurers, brokers, claims handlers and legal advisers, and any person providing professional services in connection with a complaint, litigation or investigation;
- Any person engaged in connection with detecting, preventing or investigating financial crime, including in conjunction with lenders, insurers and regulators.

Sharing is only for the purposes set out in this notice — to progress your mortgage and/or insurance enquiry and provide our professional services. It does not entitle those third parties to send you marketing.

8. Transfers outside the UK

We do not envisage that providing our service will involve Your Information being transferred outside the United Kingdom. Our systems are provided by reputable cloud providers (including Microsoft); where any provider stores or processes data outside the UK, we ensure it is protected by UK-recognised safeguards such as an adequacy decision or the UK International Data Transfer Agreement. Our online fact find is hosted by Cloudflare. Cloudflare does not receive the answers you enter but, like any website host, processes technical information such as your IP address and browser details in order to deliver the page securely. This may take place outside the UK, protected by UK-recognised safeguards.

9. How long we keep Your Information

Your Information, Your Special Data and any Criminal Disclosures will be retained by us, electronically or in paper format, for a minimum of six years. We are responsible for ensuring the suitability of the advice and recommendations we provide, and for investigating any complaint you may make; FCA rules do not generally impose a time bar after which you would be prevented from complaining to us. We will therefore keep a record of the products and services provided to you for as long as we consider reasonably necessary to discharge our obligations to you. This retention period applies to your client file and to related correspondence held in our email and messaging systems, which we review periodically and delete when no longer required.

10. How we keep Your Information secure

We take reasonable and appropriate steps to safeguard Your Information against unlawful or malicious access, accidental loss, destruction or damage, including:

- Encrypted (TLS) transmission for our website, online fact find page, document upload links and email systems;
- Multi-factor authentication on all staff mailboxes and systems, with access to Your Information limited to those who need it to serve you;
- A restricted mailbox with tightly controlled access for completed fact finds sent to us by email. Email sent from your own account is only as secure as your email provider; your secure upload link is the most secure way to send us your completed fact find;
- A filing procedure so that documents received by email or messaging are promptly copied into your secure client file — our primary record — with the related correspondence retained securely as part of our client records, subject to the same access controls and retention period;
- Written internal procedures, staff training and prompt investigation of any suspected incident.

If you become aware of any unauthorised disclosure of Your Information, please contact us as soon as possible so that we can investigate and fulfil our own regulatory obligations.

11. Your rights

You can, at any time:

- Request copies of Your Information under our control;
- Ask us to further explain how we use Your Information;
- Ask us to correct or delete Your Information, or to restrict or stop using it (we will explain at the time the extent to which we can do this);
- Ask us to send an electronic copy of Your Information to another organisation;
- Change or withdraw any consent you have given, including any consent to marketing.

If we believe we have a legal right not to act on your request, or to action it differently from how you have asked, we will tell you at the time.

12. How to contact us — and how to complain

If you have any questions about this notice, or wish to exercise any of your rights, please contact:

Akash Roda, London Mortgage Group Limited, 303 Long Lane, Hillingdon, Uxbridge UB10 9JY

Telephone: 0208 843 2004 · Email: akashroda@mortgage-group.co.uk

If you have concerns or complaints about how we have handled Your Information, Your Special Data or Criminal Disclosures, you may lodge a complaint with the UK's data protection regulator, the Information Commissioner's Office (ICO): ico.org.uk/global/contact-us, or Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

13. Changes to this notice

We keep this notice under review. The current version is available with our online fact find and from us on request at any time. This version (4.1) was issued in November 2026 and replaces all previous versions.