

1. WHO WE ARE

Impact Financial Services Limited is the data controller for the personal data we collect and process.

Registered address:

Suite 15, Unit 4
Blenheim Court, Peppercorn Close
Peterborough, PE1 2DU
United Kingdom

Email: office@impactfs.uk

Telephone: 020 7046 6592

Impact Financial Services Limited is authorised and regulated by the Financial Conduct Authority (FCA), Firm Reference Number **1025644**.

2. WHAT DATA WE COLLECT

We may collect and process the following types of personal data:

- Personal identification data (name, address, date of birth, contact details)
- Financial information (income, expenditure, credit commitments, assets and liabilities)
- Employment and business information
- Insurance and mortgage-related information
- Health and medical information relevant to insurance underwriting (special category data)
- Communication records (emails, calls, meeting notes)
- Technical data relating to the use of our systems and services

3. HOW AND WHY WE USE YOUR DATA

We process your personal data for the purposes of:

- Providing mortgage and insurance advice
- Arranging and administering insurance policies and mortgage applications
- Assessing your needs and suitability of products
- Complying with legal and regulatory obligations (including FCA requirements)
- Preventing fraud and financial crime
- Handling complaints and queries
- Maintaining accurate records and audit trails

We process special category data (such as health information) only where necessary and permitted by law, including for insurance underwriting and regulatory obligations.

4. LEGAL BASIS FOR PROCESSING

We process your personal data under the following lawful bases:

- Performance of a contract or steps taken at your request before entering into a contract
- Legal and regulatory obligations
- Legitimate interests, where processing is necessary for providing and improving our services
- Explicit consent, where required for processing special category data such as medical information

You may withdraw consent at any time where consent is the lawful basis, however this may affect our ability to provide services.

5. WHO WE SHARE YOUR DATA WITH

We may share your personal data with:

- Mortgage lenders and insurance providers
- Reinsurers and underwriting agencies
- Compliance and regulatory bodies
- Professional advisers (such as auditors or legal advisers)
- IT systems and service providers acting on our behalf
- Fraud prevention agencies

We only share data where it is necessary to provide our services or comply with legal obligations.

6. INTERNATIONAL DATA TRANSFERS

Where personal data is transferred outside the United Kingdom, we ensure appropriate safeguards are in place to protect your information in accordance with UK GDPR.

7. HOW LONG WE KEEP YOUR DATA

We will retain your personal data only for as long as necessary to fulfil the purposes outlined in this notice, including meeting regulatory, legal and audit requirements.

In most cases, this will be for at least six years after the end of our relationship with you, unless a longer retention period is required by law.

8. DATA SECURITY

We take appropriate technical and organisational measures to protect your personal data against unauthorised access, loss, misuse or disclosure.

Access to personal data is restricted to authorised personnel only.

9. YOUR RIGHTS

Under UK GDPR, you have the right to:

- Access the personal data we hold about you
- Request correction of inaccurate or incomplete data
- Request erasure of your personal data, where applicable
- Request restriction of processing
- Object to processing based on legitimate interests
- Request data portability, where applicable
- Withdraw consent at any time (where consent applies)
- Lodge a complaint with the Information Commissioner's Office (ICO)

ICO contact details:

www.ico.org.uk

Telephone: 0303 123 1113

10. HOW TO CONTACT US

If you have any questions about this Privacy Notice or how we handle your personal data, please contact us using the details above.

11. CHANGES TO THIS NOTICE

We may update this Privacy Notice from time to time.

The latest version will always be available upon request or via our onboarding platform.