

# Intermediary Privacy Notice

## November 2019



### IMPORTANT INFORMATION

PLEASE READ AND RETAIN A COPY OF THIS DOCUMENT FOR FUTURE REFERENCE

We take the privacy and security of your personal data very seriously and at all times we will comply with the prevailing laws and regulations governing confidentiality, data protection and security of information. When we say personal data, we mean any information that is about you or which can identify you.

As a mortgage intermediary, this notice is to let you know how we use your personal information (also referred to as your 'personal data'). It also explains your privacy rights and how the law protects you. Please read this Privacy Notice carefully and in full as it contains important information regarding how we will use your personal data where you supply this as part of your registration to use the Zephyr mortgage system, and how we engage with you in respect of the submission of a mortgage application or to provide you with information in relation to our products.

## Who we are

Zephyr Homeloans is a trading style of Topaz Finance Limited ("**Topaz Finance**", "**we**", "**us**", "**our**"). To the extent that we determine the manner and the purpose of processing, we acknowledge that we are data controller of your personal data (as such terms are defined in the Data Protection Act 2018 and the General Data Protection Regulation (EU 2016/679 (the "Regulation"))).

Our registration can be found in the Information Commissioners Office Public Register of Data Controllers ([www.ico.org.uk](http://www.ico.org.uk)) under registration number Z9736956.

Our Data Protection Officer can be contacted at: Zephyr Homeloans, Gateway House, Gargrave Road, Skipton, North Yorkshire, BD23 2HL.

Topaz Finance is part of the Computershare group of companies (whose ultimate parent undertaking is Computershare Limited, which is incorporated Australia under the reference ABN 71 005 485 825).

We may also share your data with other group companies or companies which come into our group at a later time, if it becomes expedient to involve them in the servicing of your loans. We will only share information with other group companies where we have a legitimate interest in doing so.

## The kinds of personal information we use

We use the following different kinds of personal information about you:

- Personal details such as your full name, contact address, telephone numbers, e-mail addresses;
- Information passed on by Law Enforcement Agencies; and
- Information passed on by Fraud Prevention Agencies

## Where we obtain your data from

Much of the personal data we collect will be provided directly by you when you register to use the Zephyr mortgage system, submit a mortgage application on behalf of your customer or when you communicate with us during the course of your relationship with us.

We may have obtained your personal information from a principal firm, with whom we have entered into a commercial agreement.

In addition, we may also collect information about you which can be obtained via open data sources and public records (e.g. the electoral register and information openly available via the internet), although we will only do this where it is necessary for the performance of due diligence or where we have a legitimate interest in doing so to enable us to detect, prevent and report financial crime or to manage our business in an efficient and proper manner, including the management of our financial position and the risks to which we are exposed.

See below under the section "How the law protects you" regarding the grounds on which we use your data.

**THIS INFORMATION IS FOR MORTGAGE INTERMEDIARIES ONLY.** Our products are only available through our selected brokers and the information presented here should not be relied on by any person who does not have professional experience in relation to investments.

## How we use your data

We use your personal information in the following ways:

- to deliver our products and services to your customers and manage our business relationship with you;
- to assess loan applications;
- to identify you when you contact us;
- to detect, report, and prevent money laundering and financial crime;
- to obey laws and regulations which apply to us;
- to respond to enquiries and complaints which you make;
- to contact you where we need to inform you of changes to the way in which we provide services;;
- to meet contractual obligations which we have to third parties;
- to manage our business in an efficient and proper manner, including the management of our financial position, our resources, the risks to which we are exposed and the way in which we arrange our internal operations; and
- to provide you with relevant marketing information regarding our products and services (where you have expressly consented to this or where we have a legitimate interest to do so).

There are further details below regarding situations where we share your personal data with a person or company outside our group.

## How the law protects you

The Regulation says that we may only use your personal data where we have a lawful basis for doing so. We use your data on the following bases:

- because it is necessary to manage perform and fulfil our contract with you;
- because it is necessary to enter into a contract with one of your customers;
- because you have consented to a specific use of your data;
- because it is necessary to comply with a legal obligation. This applies (in addition to the contractual ground) to circumstances where we disclose your information to a public body (such as the police) or a private person who is empowered to demand that we provide it. It also applies (in addition to the contractual ground) to our identity verification and fraud checks, which is needed in order to comply with financial crime legislation and in order to meet financial regulation;
- because it is necessary for the purposes of our own legitimate interests. This applies in addition to the contractual ground to many of the ways in which we use your data. It also applies to 'higher level' activities which are not strictly necessary to the performance of a contract with you, such as reviews, audits, analysis and reports (including the production of financial and statistical information) which are undertaken as part of our legitimate interest in arranging the sound internal management and governance of our business. It also applies to circumstances where we use your contact details to send you information relating to our products or where we disclose your data to:
  - a third party (such a regulator or joint borrower) because we need to do so to defend our rights or standing;
  - a company to whom we have outsourced the delivery of some or all of our services (in accordance with our legitimate interest in managing our business efficiently); or
  - our auditors/accountants.

## Third parties with whom we share your data

We may share your data with the following recipients:

- Companies to whom we outsource the delivery of some or all of our services;
- Fraud prevention agencies: as part of our ongoing financial crime and anti-money laundering monitoring and reporting activity. See Appendix for further details;
- Regulators (such as the Financial Conduct Authority, the Financial Ombudsman Service and the Information Commissioner) where they have asked for information or it is reasonable for us to provide it in defence of our position;
- Public bodies (such as law enforcement agencies); and private persons (such as a Trustee in Bankruptcy) who are empowered at law to require us to provide information;
- Our auditors/accountants;

## Transfers outside of the European Economic Area ('EEA')

Should we send your personal information to an organization outside the EEA country, we will always ensure adequate measures are in place to safeguard it and to ensure you can exercise your rights effectively.

## Retention periods

We keep your personal data for as long as we need to for the purposes for which it was collected or (if longer) for any period for which we are required to keep personal data to comply with our legal and regulatory requirements.

## Your rights

Subject to any overriding legal obligations, requirements and/or exemptions, you have the right to:

- be informed about the processing of your personal data;
- withdraw your consent to the use of your personal data, where that use is undertaken on the basis of consent (see above);
- object to our processing of your personal data where it is based exclusively on our legitimate interests (see above) or for marketing purposes;
- request the restriction of the processing of your personal data;
- ask us to correct personal data which we may hold about you which is inaccurate or complete your personal data where our records are incomplete;
- request the erasure of personal data where it is no longer necessary for the purpose(s) for which it was originally collected;
- request receipt or transmission to another organisation, in a structured, commonly used and machine-readable format the personal data that you have provided to us (data portability); and
- upon applying to us in writing or by telephone, to obtain personal data held by us about you; and

Please note that we may ask you to provide a form of identification verification before we can give effect to any such request made by you.

To exercise one or more of these rights, wish to contact us in respect of our processing of your personal data or if you have a complaint about our data processing activities please write to:

The Data Protection Officer, Zephyr Homeloans, Gateway House, Gargrave Road, Skipton, North Yorkshire, BD23 9FB

or call 0370 707 1894, Monday to Friday from 9am – 5pm.

## Appendix

### Fraud prevention agencies:

We and other organisations may access and use your information to prevent fraud and money laundering, for example when:

- (a) checking details on applications for credit and credit related facilities;
- (b) managing credit and credit related accounts or facilities;
- (c) recovering debt;
- (d) checking details on proposals and claims for all types for insurance; and
- (e) checking details of job applicants and employees.

This will include sharing information you have provided to us with fraud prevention agencies and conducting searches for similar applications which you have made to other lenders. If fraud is suspected, details of the application will be shared with the agencies and other lenders.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. This will include searches for similar applications which you have made to other lenders.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to progress existing mortgage applications you have submitted, refuse to accept any new mortgage applications from you. or we may stop providing existing services to you. The records held at fraud prevention agencies may result in others refusing to provide services, financing or employment to you. Fraud prevention agencies will retain your data for up to six years.

If you give false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Please contact us as detailed above if you want to receive details of the fraud prevention agencies which we use.

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\*Calls may be recorded for monitoring and training purposes. Charges for calling 03 numbers are the same as for calls made to standard UK landline phone numbers starting 01 or 02 and are also included in bundled minutes and unlimited call packages.

Zephyr Homeloans is a trading name of Topaz Finance Limited. Registered in England & Wales: Company No. 05946900. Registered address: The Pavilions, Bridgwater Road, Bristol, BS13 8AE. Topaz Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 461671). Most buy-to-let mortgages are not regulated by the Financial Conduct Authority.

(11/2019)