

# Privacy notice - general business

## Felipe Garcia Mortgages & Protection customer privacy notice

**Registered name:** FLG Mortgages LTD

This privacy notice tells you what to expect us to do with your personal information.

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### Contact details

#### Post

Felipe Garcia Mortgages & Protection, 11 Market Place, Longridge,  
PRESTON, PR3 3RS, GB

#### Telephone

01772419035

#### Email

felipe@felipegarcia.co.uk

# What information we collect, use, and why

We collect or use the following information to **provide services and goods, including delivery**:

- Names and contact details
- Addresses
- Date of birth
- Purchase or account history
- Payment details (including card or bank information for transfers and direct debits)
- Credit reference information
- Health information (including dietary requirements, allergies and health conditions)
- Account information
- Call recordings
- Records of meetings and decisions
- Identification documents
- Information relating to compliments or complaints
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We also collect or use the following information to **provide services and goods, including delivery**:

- Health information

We collect or use the following information for **the operation of customer accounts and guarantees**:

- Names and contact details
- Addresses

- Account information, including registration details
- Information used for security purposes
- Health information

We collect or use the following information to **comply with legal requirements**:

- Name
- Contact information
- Identification documents
- Financial transaction information

We collect or use the following personal information for **dealing with queries, complaints or claims**:

- Names and contact details
- Address
- Purchase or service history
- Relevant information from previous investigations
- Customer or client accounts and records
- Financial transaction information
- Correspondence
- Please note that the only information we collect regarding children is for applicants with dependent children residing with them. The data we collect is limited to the child's date of birth.
- **Why is this necessary?**
- From a mortgage firm's perspective, understanding the financial dependents of an applicant is essential to accurately assess affordability and lending risk. The inclusion of dependents affects the applicant's disposable income, which in turn impacts their ability to meet mortgage repayments. Collecting this minimal information allows us to account for this responsibly while respecting privacy and adhering to data protection regulations.

## Lawful bases and data protection rights

Under UK data protection law, we must have a “lawful basis” for collecting and using your personal information. There is a list of possible lawful bases in the UK GDPR. You can find out more about lawful bases on the ICO’s website.

Which lawful basis we rely on may affect your data protection rights which are in brief set out below. You can find out more about your data protection rights and the exemptions which may apply on the ICO’s website:

- **Your right of access** - You have the right to ask us for copies of your personal information. You can request other information such as details about where we get personal information from and who we share personal information with. There are some exemptions which means you may not receive all the information you ask for. [You can read more about this right here.](#)
- **Your right to rectification** - You have the right to ask us to correct or delete personal information you think is inaccurate or incomplete. [You can read more about this right here.](#)
- **Your right to erasure** - You have the right to ask us to delete your personal information. [You can read more about this right here.](#)
- **Your right to restriction of processing** - You have the right to ask us to limit how we can use your personal information. [You can read more about this right here.](#)
- **Your right to object to processing** - You have the right to object to the processing of your personal data. [You can read more about this right here.](#)
- **Your right to data portability** - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you. [You can read more about this right here.](#)
- **Your right to withdraw consent** – When we use consent as our lawful basis you have the right to withdraw your consent at any time. [You can read more about this right here.](#)

If you make a request, we must respond to you without undue delay and in any event within one month.

To make a data protection rights request, please contact us using the contact details at the top of this privacy notice.

## Our lawful bases for the collection and use of your data

Our lawful bases for collecting or using personal information to **provide services and goods** are:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- Contract – we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.
- Legitimate interests – we’re collecting or using your information because it benefits you, our organisation or someone else, without causing an undue risk of harm to anyone. All of your data protection rights may apply, except the right to portability. Our legitimate interests are:
  - Our legitimate interests in collecting and using your information are centered on providing tailored, reliable, and effective financial services that meet your needs. We balance these interests with a strong commitment to respecting your privacy and safeguarding your data. Here’s how we achieve this: The Benefits of Collecting and Using Your Information  
Improved Service Delivery: By understanding your financial situation, goals, and preferences, we can offer tailored advice, better product recommendations, and solutions that align with your needs. Efficiency in Communication: Access to your

information allows us to maintain clear, accurate, and timely communication, ensuring you receive updates or support without unnecessary delays. Fraud Prevention and Compliance: Collecting your information helps us meet legal and regulatory requirements, such as anti-money laundering checks, while protecting you and our business from fraudulent activities. Balancing Benefits and Risks We recognize that using your personal information requires careful consideration of your rights and expectations. To ensure our approach is fair and balanced: Transparency: We are clear about what data we collect, why we need it, and how it will be used. Our policies are accessible, and we're happy to answer any questions you have. Data Minimization: We only collect the information necessary to fulfill the purpose, avoiding over-collection or storage of irrelevant data. Safeguards in Place: Robust security measures protect your data from unauthorized access, ensuring it remains safe and confidential. Your Rights and Preferences: You remain in control of your data. You have the right to access, update, or object to how we use your information, and we will always respect these choices. Why the Benefits Outweigh the Risks The careful and responsible use of your information enables us to provide a level of personalised service that would not otherwise be possible. This brings value to you by helping you make informed financial decisions, access relevant opportunities, and achieve your goals. By maintaining transparency and implementing strict data protection measures, we minimise potential risks, ensuring that your trust is never compromised. We do not place our needs above yours; instead, we aim to create a mutually beneficial relationship that supports your financial journey while adhering to the highest ethical and legal standards.

Our lawful bases for collecting or using personal information for **the operation of customer accounts and guarantees** are:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply,

except the right to object. To be clear, you do have the right to withdraw your consent at any time.

- Contract – we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.
- Legitimate interests – we’re collecting or using your information because it benefits you, our organisation or someone else, without causing an undue risk of harm to anyone. All of your data protection rights may apply, except the right to portability. Our legitimate interests are:
  - Legitimate Interest for Collecting or Using Personal Information for the Operation of Customer Accounts and Guarantees Our legitimate interest in collecting and using personal information for managing customer accounts and guarantees is to ensure the effective operation of these accounts while providing secure and reliable services. The Benefit of Collecting or Using People’s Information Account Management: Personal information enables us to manage customer accounts accurately, including processing transactions, updating account details, and resolving inquiries efficiently. Guarantee Fulfillment: For guarantees, personal data ensures proper verification and administration, safeguarding both customers and the business from disputes or errors. Regulatory Compliance: Maintaining accurate records helps us meet legal and regulatory obligations, such as anti-fraud measures and financial reporting. Enhanced Customer Experience: By understanding a customer’s specific needs and circumstances, we can offer tailored services and proactive support.

Our lawful bases for collecting or using personal information for **legal requirements** are:

- Contract – we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.
- Legitimate interests – we’re collecting or using your information because it benefits you, our organisation or someone else, without causing an undue risk of harm to anyone. All of your data protection rights may apply, except the right to portability. Our legitimate interests are:
  - Legitimate Interest for Collecting or Using Personal Information to Comply with Legal Requirements Our legitimate interest in collecting and using personal information to comply with legal requirements ensures we meet our regulatory obligations while safeguarding both clients and the business. The Benefit of Collecting or Using People’s Information Legal Compliance: Collecting and using personal information allows us to adhere to legal and regulatory requirements, such as anti-money laundering (AML) checks, fraud prevention, and Financial Conduct Authority (FCA) guidelines. Client Protection: By ensuring compliance, we protect clients from risks associated with fraud, misrepresentation, or unlawful financial activities. Service Integrity: Operating within legal frameworks helps us maintain trust and credibility, ensuring a secure and ethical business environment for all stakeholders. Efficient Processes: Accurate personal information allows us to streamline compliance-related tasks, reducing delays and ensuring clients can access services promptly. Why the Benefits Are Greater Than the Possible Risks or Impact on the People Involved We understand that collecting personal information carries some risks, such as privacy concerns or potential misuse. However, we take careful measures to ensure these risks are minimized: Data Protection Measures: We implement



robust security protocols to safeguard information, including encryption, restricted access, and regular audits.

Transparency: Clients are informed about why their data is collected, how it will be used, and their rights regarding

access, correction, or objection. Focused Use: Personal information is collected only for compliance purposes and is not used for unrelated or unnecessary activities. Trust and

Safety: Complying with legal requirements benefits clients by creating a safe, transparent, and accountable environment,

reducing risks of financial loss or fraud. Ensuring We Don't

Unfairly Put Our Needs Above Theirs Our processes prioritize fairness and respect for client rights: Ethical Use of

Information: Data is used strictly for compliance with legal

obligations, ensuring that clients' rights and interests are not compromised. Proportional Approach: We collect only the

minimum amount of data necessary to meet legal

requirements, avoiding unnecessary intrusion into clients'

privacy. Client Empowerment: Clients retain control over their data, with the ability to access, review, and manage their

information in accordance with their rights. This approach

ensures we meet legal obligations responsibly, providing a

clear benefit to clients by safeguarding their interests and

maintaining compliance without causing undue risk or harm.

Our lawful bases for collecting or using personal information for **dealing with queries, complaints or claims** are:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- Contract – we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

- Legitimate interests – we’re collecting or using your information because it benefits you, our organisation or someone else, without causing an undue risk of harm to anyone. All of your data protection rights may apply, except the right to portability. Our legitimate interests are:
  - Our legitimate interest in collecting and using personal information for handling queries, complaints, or claims is to provide efficient resolutions, improve our services, and maintain trust with our clients. The Benefit of Collecting or Using People’s Information Efficient Resolution of Issues: By collecting personal information, we can address client queries, complaints, or claims accurately and in a timely manner. This ensures clients receive the support they need without unnecessary delays. Improving Services: Feedback from complaints or claims allows us to identify areas for improvement, ensuring better services for all clients. Maintaining Trust and Compliance: Handling complaints or claims transparently and effectively demonstrates accountability and fosters trust in our business. Additionally, it helps us comply with regulatory requirements for dispute resolution. Protecting Client Interests: Collecting relevant personal data ensures that we fully understand the context of the issue and can provide appropriate solutions that safeguard the client’s interests. Why the Benefits Are Greater Than the Possible Risks or Impact on the People Involved We recognize the importance of protecting personal information while handling queries, complaints, or claims. To balance the benefits with potential risks, we: Implement Strong Safeguards: Personal information is stored securely, and access is limited to authorized personnel, reducing risks of data misuse or breaches. Ensure Transparency: Clients are informed about why their data is being collected and how it will be used, ensuring they remain in control throughout the process. Limit Data Collection: We only collect the information necessary to resolve the issue, avoiding irrelevant or excessive data gathering. Focus on Client Benefits: Handling issues effectively provides clear benefits to clients, including timely resolutions, enhanced services, and protection of their

interests. Ensuring We Don't Unfairly Put Our Needs Above Theirs Our approach prioritizes fairness and respect for client rights: Proportional Data Use: We use personal information solely for resolving the query, complaint, or claim, ensuring it is not used for unrelated purposes. Ethical Practices: All information is handled in compliance with data protection laws, and clients have the right to access, update, or request deletion of their data. Commitment to Improvement: Complaints or claims are viewed as opportunities to improve our services, which benefits both the client and the broader customer base. This approach ensures that the benefits of collecting and using personal information for handling queries, complaints, or claims significantly outweigh any potential risks, fostering trust and accountability while addressing client needs effectively.

Where we get personal information from

- Directly from you

How long we keep information

### **Data Retention Schedule**

In compliance with the **MCOB 11.6.60R (7)** regulation, we retain personal data as follows:

- **Regulated Mortgage Contracts/Home Purchase Plans:**  
Personal data and documents related to a regulated mortgage contract or home purchase plan will be retained for the duration of the contract or plan, and for so long as it remains outstanding.
- **Mortgage Application and Client Records:**  
Retained for at least **6 years after the contract ends or is completed**, unless the mortgage or home purchase plan remains active. This period ensures compliance with regulatory and legal obligations.
- **Compliance Data (e.g., KYC Documentation):**  
Retained for at least **6 years after the contract ends**, in accordance with financial regulations and to meet audit requirements.
- **Marketing Data:**  
Retained for a maximum of **2 years** after the last communication or inquiry, unless consent to retain is renewed.

At the end of the retention period, we will securely delete or anonymize your personal data, unless otherwise required by law.

Who we share information with

Data processors

### **OMS - Case management service provider**

This data processor does the following activities for us: OMS holds client data and supports our IT systems. They manage and securely store client information, assist in processing cases, and ensure that our IT infrastructure operates efficiently to maintain smooth business operations.

[Insert information about joint controllers here if necessary.]

### **Joint Controller Relationship**

We are Felipe Garcia Mortgages & Protection, a regulated mortgage firm providing tailored advice and solutions to our clients. Your privacy and data protection are fundamental to our operations.

We collaborate with our network, TMG (The Money Group), which is responsible for compliance oversight. In this capacity, TMG ensures that all regulatory and compliance standards are met while we process your data.

TMG's role in compliance includes overseeing our adherence to data protection laws, auditing processes, and ensuring best practices in handling personal data. While we determine the primary purposes of processing your information, TMG supports us in ensuring that this processing complies with all applicable legal and regulatory requirements.

### **Contact Information**

- **Felipe Garcia Mortgages & Protection**  
Address: 11 Market Place, Longridge, PR3 3RS  
Telephone: 01772 419035  
Email: Felipe@felipegarcia.co.uk
- **The Money Group (TMG)**  
Address: 27 Bridgeway, Rotherham, S60 1SN  
Telephone: 01709 242927  
Email: Complaints@themoney-group.co.uk

### **Your Rights**

You have the right to contact either Felipe Garcia Mortgages & Protection

or TMG with any concerns regarding how your data is handled. To learn more or exercise your rights, please reach out to us at the contact details provided above.

Others we share personal information with

- Insurance companies
- Organisations we need to share information with for safeguarding reasons
- Professional or legal advisors
- Financial or fraud investigation authorities
- Relevant regulatory authorities
- External auditors or inspectors
- Professional consultants
- Organisations we're legally obliged to share personal information with
- Suppliers and service providers

How to complain

If you have any concerns about our use of your personal data, you can make a complaint to us using the contact details at the top of this privacy notice.

If you remain unhappy with how we've used your data after raising a complaint with us, you can also complain to the ICO.

The ICO's address:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Helpline number: 0303 123 1113

Website: <https://www.ico.org.uk/make-a-complaint>

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