

YesCanDo Money & YesCanDo Mortgage Specialists

Privacy Statement

(Revised 21st December 2024)

We take your privacy seriously. This Privacy Statement explains what personal information we collect and how we use it. We recommend you read this carefully and get in touch with us if you have any questions.

About YesCanDo Money and YesCanDo Mortgage Specialists

(Roberts Financial Services Ltd)

YesCanDo Money and YesCanDo Mortgage Specialists are registered at Langstone Gate, Solent Road, Havant, PO9 1TR. You can find out more about us on our website: <https://www.yescandomoney.com>.

We have appointed a Data Protection Officer (DPO) to oversee compliance. For questions or concerns, you can contact the DPO, Matthew Roberts, at the address above or on **023 9237 3235**.

You can also obtain information and advice from the Information Commissioner's Office (ICO), the independent regulator for data protection: <http://www.ico.org.uk>.

Roberts Financial Services Ltd is registered with the ICO (Registration Number ZA574286).

What Information We Collect and How We Use It

1. Information We Collect Directly

Mortgage Customers

When you contact us for mortgage services, we collect personal information to find the mortgage that best suits your circumstances. This may include:

- Identity and contact details.
- Product preferences.
- Property and tenancy history.
- Employment, income, and expenditure.
- Financial circumstances and credit history.

We always explain why specific information is needed and ensure you are aware of any potential impact, such as credit scoring by lenders.

Insurance Customers

For life or home insurance products, we may collect health information where necessary to determine cover and premiums. With your insurance needs we

Vulnerable Customers

We may record information about vulnerabilities to meet FCA obligations for treating vulnerable customers fairly.

Updating Your Details

We may use existing information to pre-fill forms for returning customers. We always verify accuracy before proceeding.

Telephone Calls

Calls may be recorded for training or fraud prevention. If you prefer not to be recorded, please inform us. Card details are never recorded during calls.

Marketing and Market Research

We may contact you about relevant products or services. You can opt out of marketing at any time. For market research, we use your feedback only with your consent.

Money Laundering and Fraud Prevention

We are required by law to report suspicious activity to the National Crime Agency. We may also disclose information to appropriate authorities where necessary.

Cookies and Analytics

We use cookies for analytics and functionality purposes. Please refer to our Cookies Policy for more details.

Social Media

We monitor public comments on platforms such as Facebook, Instagram, and Twitter to improve our services.

Training and Testing

We use anonymised data for training and testing purposes to ensure your privacy.

2. Information We Collect Indirectly

We may verify your identity via credit reference agencies or the electoral roll to prevent fraud. This does not affect your credit history or status.

For joint mortgage applications, we process information about all applicants. We ensure all parties are informed of our privacy practices.

Legal Grounds for Processing Personal Data

We process your personal data under the following lawful bases:

1. **Legitimate Interests**
 - To provide mortgage and insurance services you request.
 - For marketing to existing customers or enquirers, with a clear opt-out mechanism.
 - To monitor public comments on social media for business improvement.
 2. **Consent**
 - For direct marketing communications.
 - To collect health information for insurance purposes.
 - For participation in surveys, prize draws, or promotions.
 3. **Compliance with Legal Obligations**
 - For money laundering and fraud prevention reporting.
 - To comply with FCA or court orders.
 4. **Public Interest**
 - Processing health data for vulnerable customers.
 - Reporting fraud or dishonesty to authorities.
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Contacting Clients for Mortgage Renewals

As part of our commitment to providing the best financial advice and support, we will proactively contact our existing clients when their mortgage is due for renewal. This helps ensure that you are not placed in a potentially disadvantageous financial position, such as moving onto a lender's standard variable rate, which could lead to higher monthly payments.

Our aim is to review your circumstances and recommend the most suitable options for your situation, helping you stay on the most competitive rates available.

If you prefer not to be contacted regarding your mortgage renewal, you can let us know at any time. However, we encourage you to stay in touch to ensure you benefit from ongoing advice and support.

Who We Share Your Personal Information With

We may share your personal data with:

- Mortgage lenders, insurers, and conveyancers.
- Lead suppliers or introducers (with your consent).
- Technology providers, including ZOHO CRM, Mortgage Brain, Criteria Hub, and Google Workspace.

We require all third parties to implement appropriate security measures and comply with data protection laws.

Referrals to Third-Party Specialists

If we identify a need for home insurance, we may refer you to Safe and Secure (www.safeandsecure.co.uk).

For mortgage protection services such as life insurance, critical illness cover, and income protection, we primarily provide advice and sell these policies internally. However, in certain cases, we may refer you to a specialist company, Seek to Protect (<https://seektoprotect.co.uk>).

If you express an interest in arranging a Will, we may refer you to local companies specialising in this area. Additionally, if a need for a solicitor arises, for example for conveyancing or legal advice, we work with a range of solicitor firms to provide you with quotes.

In all these cases, we will always seek your explicit consent before sharing your contact details with any third party.

Leads and Data from Third Parties

We receive leads and personal data from various sources, including direct enquiries, referrals, and third-party lead suppliers. These lead suppliers may collect your information via comparison websites or other online platforms where you have consented to be contacted for the services we provide.

When we receive your personal data from these third parties, we process it in line with our privacy policy and data protection obligations. This includes verifying the accuracy of the data, ensuring its relevance to our services, and contacting you in a manner consistent with your preferences.

If you have any questions about the source of your personal data or how it is processed, please contact our Data Protection Officer (see Section 1).

Data Transfers Outside the UK

If we transfer personal data outside the UK/EEA, we ensure it is protected by appropriate safeguards, such as Standard Contractual Clauses (SCCs) or adequacy decisions.

Client Portal and Communication Methods

To provide a seamless and secure service, we use a client portal that links directly to our Customer Relationship Management (CRM) system. This portal allows you to upload your documents and share information safely and efficiently. The portal is designed to make the process as convenient as possible, ensuring your data is securely stored and accessible for case management.

We communicate with clients using the following methods:

- **Email and SMS:** Messages sent via our CRM to keep you informed about your application and important updates.
- **Business WhatsApp:** For quick and efficient communication, ensuring your queries are addressed promptly.
- **Phone Calls:** All calls are recorded for quality assurance, training, and dispute resolution purposes. If you prefer not to have your calls recorded, please let us know.

These communication channels are used to keep you informed, provide updates, and ensure we deliver the best possible service.

Your Data Protection Rights

You have the following rights under data protection laws:

- **Access:** Request a copy of your data.
- **Correction:** Correct inaccurate data.
- **Erasure:** Request deletion of your data (where lawful).
- **Restriction:** Restrict processing under certain conditions.
- **Portability:** Receive your data in a machine-readable format.

- **Object:** Object to processing, including for marketing purposes.
- **Automated Decision-Making:** Confirm no fully automated decisions are made.

We respond to requests within one month unless an extension is necessary.

How We Protect Your Personal Information

We use physical, organisational, and technical measures to secure your personal data. Third parties must also implement robust security measures.

Data Processing and Storage Systems

To provide you with the best advice and service, we use various secure systems and platforms to process and store your personal information. These systems enable us to analyse your needs, recommend suitable products, and manage your case efficiently. Examples of systems we use include:

- **Customer Relationship Management (CRM) systems:** To securely store your contact information, case details, and communication records.
- **Mortgage and Protection Platforms:** Such as Mortgage Brain, Criteria Hub, and Affordability Hub, which help us assess your financial circumstances and find suitable products.
- **Compliance and Document Storage Systems:** Such as ZOHO apps, and Google Workspace, to meet regulatory requirements and securely manage your data.
- **Communication Platforms:** Including email systems, WhatsApp Business (via SendBee), and other tools to keep you updated on your application.

We ensure that all systems we use meet strict data protection standards. Access to these systems is limited to authorised personnel, and your data is stored securely in line with regulatory requirements.

If you have questions about the platforms we use or how your data is handled, please contact our Data Protection Officer (see Section 1).

Retention Periods

We retain your personal data for the following durations:

- **Clients:** Lifetime plus a reasonable period (up to 100 years).
 - **Applications without approval:** 6 years.
 - **Advice only (no application):** 3 years.
 - **Enquiries (no engagement):** 90 days.
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Use of Cookies

Please refer to our **Cookies Policy** for detailed information on the cookies we use and how to manage them.

Updates to This Privacy Policy

We update this Privacy Policy regularly to ensure compliance with regulations. Significant changes will be communicated to you directly where appropriate.