



Privacy Statement

One Stop 4 Equity Release Limited takes the privacy of personal data seriously - we therefore ask you to please read the following important information which explains how we collect, store and use your personal data.

One Stop 4 Equity Release Limited is registered under the General Data Protection Regulations GPDR 2018.

1. Who are we?

One Stop 4 Equity Release Limited is registered in England under company number 1345262 whose registered office is 30 North Street, Bourne, Lincolnshire, PE10 9AB. One Stop 4 Equity Release Limited is authorised and regulated by the Financial Conduct Authority for the provision of consumer finance.

2. What do we mean by Personal Data?

By personal data (or personal information), we mean information that relates to you and is used to identify you, either directly or in conjunction with other material we hold. Your Personal Data may identify you directly, for example your name, address, date of birth, national insurance number. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity. In the context of One Stop 4 Equity Release Limited providing you with advice and guidance in relation to your requirements your Personal Data may include:

- Name, Date of Birth, Gender, Nationality, Civil/Marital Status, Contact Details, Addresses and any documents that are necessary to verify your identity.
 - Employment and remuneration information
 - Bank account details, tax information, commitments for liabilities such as loans and credit cards, personal credit history, sources of income and expenditure.
 - Health status and history (this is referred to as Special Category Data)
 - Existing Plan information
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- If you have parental responsibility for children under the age of 13, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Category Data.



3. Why do we collect information from you?

We use your personal information for the following:

1. Provision of services and advice or to provide you with the information, products and services you have requested from us.
2. To comply with regulation and legislation in relation to anti-money laundering regulation and the Financial Services & Markets Act.

In order to undertake our services for you, we have the right to use your Personal Data provided it is in our legitimate business interest. We may be required to share this data with providers in relation to obtaining illustrations to make a recommendation to you, with our Compliance Service Provider in relation to any advice provided to you or make contact with you in relation to the service you have received.

4. How do we collect information?

Most information we obtain will be directly from you during our meetings and discussions or this may be in writing, including via email.

We may also need to obtain information from third parties in relation to verifying your identity if this is done electronically. With regards to electronic ID checks we would not require your consent but will inform you of how such software operates and the purpose for which it is used.

5. What do we mean by Special Category Data?

Where you ask us to advise or guide you on certain elements such as insurance, ethical investments or retirement income, we will ask you information about your ethnic origin, your health and medical history (Your Special Category Data). We will record and use your Special Category Data in order to make enquiries to find suitable products that may meet your aims and objectives and to provide you with advice or guidance regarding the suitability of any product that may be available to you.

The arrangement of certain types of insurance may involve disclosure by you to us of information relating to historic or current criminal convictions or offences (together “Criminal Disclosures”). This relates to insurance related activities such as underwriting, claims and fraud management.

We will use Special Category Data and any Criminal Disclosures in the same way as Your Personal Data generally, as set out in this Privacy Notice. In order to process your Special Category Data however, we do require explicit consent.

6. How do we protect your personal information?



We have strict safeguarding processes to ensure that we meet our obligations under the Data Protection Regulations 2018. Your privacy is important to us, and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

We will:

- Record and store your Personal Data in our paper files and electronic files on our computer systems, which can only be accessed by One Stop 4 Equity Release Limited staff when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service.
- Submit your Personal Data to providers both electronically or via paper-based forms to allow us to advise you or process your application for a product, or to obtain information as required as part of our services.
- Use your Personal Data to respond to any queries you have on your policies under our Agency.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us.

Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or in instances whereby we have a legal right to such information we will retain records indefinitely.

7. What are your rights surrounding your personal information?

Your enhanced rights under the GDPR include:

- The right of access – we will provide a copy of your personal data within 30 days of requests. Requests can be made in writing, by phone or by email. We will not charge a fee for this unless we think your request is unfounded, excessive or repetitive; in which case we will inform you before proceeding with your request.
- The right to rectification – you may ask us to rectify any of your personal data which you believe is inaccurate or incomplete. We will respond within one month (this can be extended by two months where the request for rectification is complex). Requests can be made in writing, by phone or by email.
- The right to erasure – you have the right to request ‘to be forgotten’, i.e. for us to delete all records of your personal data. We will comply with your request, unless we have a legal obligation to continue to hold your personal data (in which case we will inform you of the reason why we cannot delete the data).

8. Who do we share your personal information with?



We will only share your personal data with third parties when it is necessary for the service you have asked us to provide, and we will have contracts/safeguards in place to ensure that they comply with the GDPR and treat the privacy of your personal data with the same importance as we do.

9. Who to contact at One Stop 4 Equity Release Limited in relation to your Personal Data

If you have any questions or comments about this document, or wish to contact One Stop 4 Equity Release Limited in order to exercise any of your rights set out within it please contact:

The Data Protection Officer by email: craig@os4ll.co.uk, by telephone on 07740 414170 or by writing to 20 Shenley Pavillions, Chalkdell Drive, Shenley Wood, Milton Keynes MK5 6LB.

If we feel we have a legal right not to deal with your request, or to action it in different way to how you have requested, we will inform you of this at the time.

10. Cookies

This Website may place and access certain Cookies on your computer, we use Cookies to improve your experience of using the Website and to improve our range of products and services. We have carefully chosen these Cookies and has steps to ensure that your privacy is protected and respected at all times.

All Cookies used by this Website are used in accordance with current UK and EU Cookie Law.

This Website may place the following Cookies:

Strictly necessary cookies - These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, use a shopping cart or make use of e-billing services.

Analytical/performance cookies - These allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

Functionality cookies - These are useful to recognise you when you return to our website. This enables us to personalise our content for you, greet you by name



and remember your preferences (for example, your choice of language or region). By using the website, you agree to our placement of functionality cookie.

Targeting cookies - These cookies record your visit to our website, the pages you have visited on the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

For further information visit <http://www.allaboutcookies.org/>

You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However, in a few cases, some of our website features may not function as a result.

You should make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

By signing below, you are consenting to us retaining your data for the purposes outlined above.

☐ **By ticking this box, you are consenting to us obtaining and retaining your Special Category Data for the purposes outlined above.**

Client Name(s)

Client signature(s)

Date