

Client Privacy Policy

Introduction

Enable Pride Limited trading as Enable Life advisers will ask you to provide detailed personal information on your existing circumstances in order for us to provide advice and our recommendations. Information may include:

- ☉ Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity.
- ☉ Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history.
- ☉ Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents.
- ☉ Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regards to the processing we may undertake in relation to this type of information).
- ☉ Any pre-existing mortgage and/or insurance products and the terms and conditions relating to these.

How we will deal with your Information

All information provided is confidential between you, advisers within Enable Pride trading as Enable Life and our mortgage/insurance providers. We will use your information to enable us to meet our contractual responsibilities to you, our providers and for compliance/regulatory obligations.

How do we collect your Information

We will collect and record your information and communicate with you verbally, in writing (including email), and direct with our system provided by 360.net, which you will have access to with a secure login.

We may need to obtain some information from third parties; for example, credit checks or information from your employer. If we use software to verify your identity, credit status and/or bank account, we will ask you for additional consent in writing.

What happens to your Information

We will:

- ☉ Record and store your Information in our paper files, mobile devices and on our computer systems (websites, email, hard drives, cloud facilities), which can be accessed by employees and consultants of Enable Pride trading as Enable Life.
- ☉ Submit your Information to our providers, both in paper form and on-line via provider application process.
- ☉ Use your Information for the purposes of responding to any queries you may have in relation to any mortgage or insurance policy you take out.
- ☉ To inform you of any relevant products which could benefit you.

Sharing and transferring your Information

From time to time your Information may be shared with:

- ☉ Our providers
- ☉ Third parties who we believe will be able to assist us with your enquiry; for example, specialist products, estate agents, providers of legal services and referral partners.

Please note sharing your Information does not entitle third parties to market or send promotional messages. It is shared for the purpose of ensuring we can fulfil our responsibilities to you.

Security and retention of your Information

Your privacy is important to us and we will keep your Information secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard your Information from being accessed unlawfully or maliciously by a third party, accidentally lost, destroyed or damaged.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is sent to us.

Your Information will be retained by us either electronically or in paper format for a minimum of six years, or if longer than six years, the duration of our relationship with you.

Your rights to your Information

You can:

- Ⓔ Request copies of your Information we hold.
- Ⓔ Ask in more detail how we use your Information.
- Ⓔ Ask us to correct, delete (where possible), or restrict/stop using your Information.
- Ⓔ Ask us to send an electronic copy of your Information to another organisation.
- Ⓔ Change the basis of your consent you have provided to enable us to market to you in the future (including withdrawing any consent in its entirety).

How to make contact with us in relation to the use of your Information

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact: Leanne Richardson Mortgage & Protection Director at Leanne.richardson@enablelife.co.uk

We will endeavour all times to deal with your request, however there maybe occasions we feel we do not have a legal right 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.

If you become aware of any unauthorised disclosure of your information by Enable Pride trading as Enable Life, contact us as soon as possible. We will investigate a potential breach and fulfil our own regulatory obligations.

If you have any concerns or complaints how we have handled your information you may lodge a complaint with the Information Commissioners Office (ICO) through their website; <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Declaration

We agree with the contents of this Client Privacy Policy:

Client Name	Signature	Date
Adviser Name	Signature	Date
Leanne Richardson		