

NB Land Registration Act 2002

You should be aware that all transactions will be registered at HM Land Registry. The contents of the Register, and supporting documents, including mortgage deeds, leases and deeds of postponement, are public documents available for inspection.

By accepting the Offer of the loan, you will be consenting to this.

If you have any queries you should ask your Legal Representative for advice.

If you would like a copy of the information we hold about you, please write to:

Customer Support
Responsible Lending
PO Box 277
Sheffield
S98 1RP



Contact Us:

0330 124 3914

customer.support@responsiblelending.co.uk

www.responsiblelending.co.uk

P.O. Box 277 Sheffield S98 1RP

Registered office: Unit 8 ABC Killinghall Stone Quarry, Ripon Road, Harrogate, HG3 2BA Responsible Lending Ltd is registered in England & Wales. Company No. 09801855. Responsible Lending is authorised and regulated by the Financial Conduct Authority FRN763158.



What We Do With Your Information

Your Information

Who We Are

Your Lifetime Mortgage is held with Responsible Lending Ltd. We are regulated by the Financial Conduct Authority, FRN763158.

Responsible Lending Ltd is registered in England & Wales. Company No. 09801855. Registered office: Unit 8 ABC Killinghall Stone Quarry, Ripon Road, Harrogate, HG3 2BA.

For enquiries, please telephone **0330 124 3914**.

How We Use Your Information

We are the data controller and need to collect information about you so that we can understand your circumstances, requirements and for certain other specified purposes. This section tells you why we ask for information, who we provide it to, the purposes that it may be used for and explains how we will protect your privacy. If you wish to contact us to discuss any of the following details please call us on (0330) 1243914, or write to us at Responsible Lending, PO BOX 277, Sheffield, S98 1RP.

We may obtain a variety of information about you that may include (but is not limited to) information relating to your financial circumstances (for example, your income, outgoings and existing investments), gender, dependents and marital status. We may also ask you about sensitive data such as your physical and mental health. Collecting this information not only enables us to offer you a Responsible Lending Lifetime Mortgage but also to service the loan once it has completed.

Your Rights

Data Protection Laws give you the right to see any personal data that we hold about you. You have the right to request that the data controller provide the data subject with his/her personal data and where possible, to transmit that data directly to another data controller. You have the right to require any inaccuracies in personal data relating to you to be corrected and to request a restriction is placed on further processing where there is a dispute to that accuracy. You have the right to prevent processing of sensitive and personal data for the purposes of direct marketing. You have the right to lodge a complaint with the Information Commissioners Office.

Who we share your data with

In order to offer you a Responsible Lending Mortgage we will need to share your data with other third parties including: our property valuers, our conveyancing partners, our insurers, our funders, our credit referencing partners, your adviser, your conveyancing firm. Please note there may be other parties we need to share your data with, but this will only be in connection with your lifetime mortgage.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by contacting us on the afore-mentioned contact details.

In order to lend on a property, Responsible Lending ('we', 'us') only require a Mortgage Valuation to be carried out. We do not instruct a Survey of any kind. We will instruct a third party Valuer of our choosing. It's important to remember that the Mortgage Valuation is a report which is purely for our purposes in accordance with the Mortgage Valuation Guidelines issued by the Royal Institution of Chartered Surveyors and the guidelines we issue to our Valuers. This does not meet RICS guidelines for any of the Survey products they offer, such as their Homebuyer and Building Survey reports and is unsuitable for use by you.

Any information received about you (either directly or from a third party) as a consequence of providing you with your lifetime mortgage may be used by us for purposes set out below.

1. To provide you with information about the products you have taken out
2. To perform initial and any future credit checks and to verify your identity
3. To comply with legal and regulatory obligations
4. For the administration and continuing review of your plan
5. For business analysis and research, to improve the way we do business
6. To provide you with information about products and services that may be of interest
7. For general administrative purposes, including the storage and backup of data

Any credit reference check may affect your credit rating.

We will hold your personal data for no longer than is reasonably necessary to continue servicing your lifetime mortgage. Your personal data will be deleted within 7 years of your lifetime mortgage contract ceasing.