

PRIVACY POLICY

Impact Financial Services Limited

Last Updated: July 2026

Next Review: July 2027

1 WHO WE ARE

Impact Financial Services Limited ("Impact Financial Services", "we", "us" or "our") is committed to protecting your privacy and handling your personal information fairly, lawfully and transparently.

Impact Financial Services Limited is the Data Controller responsible for the personal information we collect and process.

We are authorised and regulated by the Financial Conduct Authority (FCA). FCA Firm Reference Number: **1025644**. You can verify our regulatory status on the Financial Services Register.

Company Number: **15712648**

Registered Office

Suite 15, Unit 4, Blenheim Court, Peppercorn Close
Peterborough, PE1 2DU

Email: office@impactfs.uk
Telephone: 01733 924 329

2 WHAT PERSONAL INFORMATION WE COLLECT

Depending on the services you request, we may collect and process personal information including:

- Full name, date of birth, residential address and address history
- Telephone number and email address
- Nationality, marital status and employment details
- Income, expenditure, assets and liabilities
- Bank details, credit commitments and mortgage information
- Insurance information, identity documents and proof of address
- National Insurance Number (where required), credit history and financial objectives
- Property information

Where required for insurance applications, we may also collect Special Category Data, including:

- Medical history and health information
- Lifestyle information relevant to underwriting

In certain circumstances we may process information relating to criminal convictions where required for fraud prevention, underwriting or legal obligations.

Where required, we will obtain your explicit consent before processing Special Category Data unless another lawful basis under UK data protection legislation applies.

3 HOW WE COLLECT YOUR INFORMATION

We collect information directly from you when you:

- complete enquiry forms; contact us by telephone; send emails; attend meetings;
- complete fact finds; submit mortgage or insurance applications; use our website.

We may also obtain information from:

- mortgage lenders, insurance providers and electronic identity verification providers;
- credit reference agencies, fraud prevention agencies, solicitors and valuers;
- publicly available sources and third-party lead providers where you have requested to be contacted.

4 WHY WE USE YOUR INFORMATION

We use your personal information to:

- provide mortgage and insurance advice; research suitable products; prepare recommendations;
- submit applications; administer policies; review existing arrangements;
- communicate with you; verify your identity; prevent fraud;
- comply with FCA requirements, Anti-Money Laundering Regulations and other legal obligations;
- improve our services; manage complaints; maintain accurate records.

Where appropriate, we may also contact you regarding policy reviews, renewal opportunities or services relevant to your existing arrangements. You may opt out of marketing communications at any time.

5 OUR LAWFUL BASIS FOR PROCESSING

Under UK GDPR, we process personal information using one or more of the following lawful bases:

- Performance of a contract; taking steps prior to entering into a contract;
- Compliance with legal obligations; legitimate interests; your consent, where required by law.

Special Category Data is processed only where an appropriate condition under UK GDPR and the Data Protection Act 2018 applies.

6 WHO WE SHARE YOUR INFORMATION WITH

Where necessary, we may share your information with:

- mortgage lenders, insurance companies, protection providers and private medical insurers;
- conveyancing solicitors, surveyors and valuers, accountants;
- electronic identity verification providers, credit reference agencies and fraud prevention agencies;
- compliance consultants, IT service providers, cloud hosting providers and payment providers;
- HM Revenue & Customs, the Financial Conduct Authority, the Financial Ombudsman Service and the Information Commissioner's Office;
- law enforcement agencies where legally required.

We only share information necessary to provide the services requested or where required by law. We never sell your personal information to third parties.

7 INTERNATIONAL TRANSFERS

Your information is primarily processed within the United Kingdom.

Where personal information is transferred outside the UK, we ensure appropriate safeguards are in place, including:

- UK International Data Transfer Agreements (IDTA);
- the UK Addendum to the EU Standard Contractual Clauses; or
- transfers to countries benefiting from UK adequacy regulations where applicable.

8 HOW LONG WE KEEP YOUR INFORMATION

We retain personal information only for as long as necessary.

In most cases, records relating to financial advice are retained for a minimum of six years after the end of our relationship.

Longer retention periods may apply where required by:

- FCA regulations; legal proceedings; complaint handling;
- tax legislation; ongoing insurance or mortgage obligations.

9 HOW WE PROTECT YOUR INFORMATION

We take appropriate technical and organisational measures to protect your information, including:

- encrypted systems; secure cloud storage; password protection;
- restricted staff access; secure document management;
- regular security reviews; staff training; physical security controls.

Although we work hard to protect your data, no electronic transmission or storage system can be guaranteed to be completely secure.

10 AUTOMATED DECISION MAKING

Impact Financial Services Limited does not make decisions about you solely through automated processing.

However, mortgage lenders, insurers and credit reference agencies may use automated decision-making or profiling as part of their own underwriting or credit assessment processes. These decisions are made independently by those organisations.

11 YOUR RIGHTS

Under UK GDPR, you have the right to:

- be informed about how your information is used;
- request access to your personal information;
- request correction of inaccurate information;
- request erasure where applicable; request restriction of processing;
- object to processing; withdraw consent where consent is relied upon;
- request data portability where applicable;
- complain to the Information Commissioner's Office (ICO).

We will normally respond to requests within one month.

12 MARKETING COMMUNICATIONS

Where permitted by law, we may contact you regarding:

- policy reviews; mortgage reviews; relevant financial products; updates to our services.

You may unsubscribe from marketing communications at any time by clicking the unsubscribe link, emailing us or telephoning us. Opting out of marketing does not affect communications necessary to administer your existing products or services.

13 COOKIES

Our website uses cookies and similar technologies to improve website functionality and understand how visitors use our website. For further information, please refer to our separate Cookie Policy.

14 THIRD-PARTY WEBSITES

Our website may contain links to third-party websites. We are not responsible for the privacy practices of those websites and encourage you to review their own privacy policies before providing personal information.

15 CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time to reflect changes in legislation, regulatory requirements, improvements to our services or changes in technology. The latest version will always be available on our website.

16 CONTACT US

If you have any questions regarding this Privacy Policy or wish to exercise your rights, please contact us:

Impact Financial Services Limited

Suite 15, Unit 4, Blenheim Court, Peppercorn Close
Peterborough, PE1 2DU

Email: office@impactfs.uk
Telephone: 01733 924 329

17 COMPLAINTS

If you are unhappy with how we have handled your personal information, please contact us first so that we have the opportunity to resolve your concerns.

You also have the right to lodge a complaint with the Information Commissioner's Office (ICO).

Information Commissioner's Office

Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Telephone: 0303 123 1113
Website: <https://ico.org.uk>

DOCUMENT CONTROL

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Version: 1.0

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Owner: Compliance Manager