

Privacy Policy – Campden Financial

Effective Date: 12th August 2025

1. Who We Are

Name: Campden Financial

Address: Haydon House, Church Street, Chipping Campden, GL55 6JG

Email: hello@campdenfinancial.com

Telephone: 01386 303000

Campden Financial is the **data controller** of your personal data under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

2. What Information We Collect

We may collect, store, and use the following categories of personal data:

- **Basic details:** name, title, postal address, email address, phone numbers.
- **Financial information:** income, expenditure, savings, investments, debts, credit history, and bank details.
- **Identification documents:** passport, driving licence, proof of address.
- **Transaction information:** products or services you have applied for, purchased, or enquired about.
- **Technical data:** IP address, browser type, device identifiers, and cookie information.
- **Special category data:** such as health details where relevant to an application (e.g., for insurance products). This data is processed only with your explicit consent or where necessary for legal claims or regulatory obligations.

3. How We Use Your Information & Lawful Bases for Processing

Purpose	Lawful Basis
To respond to enquiries and provide quotations	Contract / Legitimate interests
To perform our contractual obligations (e.g., arranging mortgages, investments, insurance)	Contract
To meet our legal/regulatory obligations (e.g., AML checks, FCA rules)	Legal obligation
To prevent, detect, and investigate fraud and financial crime	Legal obligation / Legitimate interests
To send relevant marketing communications	Consent / Legitimate interests
To improve our website and services via analytics	Consent (cookies)
To maintain business records	Legal obligation / Legitimate interests

4. Sharing Your Data

We may share your personal data with:

- Lender and provider partners.
- Our principal firm, The Right Mortgage Ltd.
- Fraud prevention agencies (e.g., Cifas).
- Credit reference agencies (e.g., Experian, Equifax, TransUnion).
- Regulators such as the Financial Conduct Authority (FCA) and HM Revenue & Customs (HMRC).
- IT service providers, data storage providers, and professional advisers.

Where we transfer personal data outside the UK/EEA, we ensure appropriate safeguards (e.g., adequacy regulations, Standard Contractual Clauses) are in place.

5. Data Retention

We retain your data for **at least 6 years** after the end of our relationship to meet legal and regulatory obligations. In certain cases, we may keep data longer (e.g., product lifetime plus 6 years) to deal with complaints or legal claims.

6. Security

We apply appropriate **technical and organisational measures** to protect your personal data, including:

- Encryption of data in transit and at rest.
- Access controls and authentication.
- Staff training on data protection.
- Secure physical storage of paper records.

7. Your Rights

You have the right to:

- Access your personal data.
- Rectify inaccurate data.
- Erase your data (subject to legal exceptions).
- Restrict processing.
- Data portability.
- Object to processing, including marketing.
- Withdraw consent where we rely on consent.

Requests can be made by contacting us using the details above. You also have the right to complain to the **Information Commissioner's Office** (www.ico.org.uk).

8. Cookies

We use cookies to improve your website experience and for analytics. You will be asked to consent to non-essential cookies.

Example cookies we use:

Cookie Name	Purpose	Strictly Necessary	Expiry
session_id	Keeps you logged in during your visit	Yes	Session
analytics_id	Google Analytics tracking	No	12 months
preference_cookie	Stores cookie preferences	Yes	6 months

You can change your cookie settings in your browser at any time.

9. Complaints

If you are unhappy with our handling of your personal data, please contact us first. If unresolved, you may refer your complaint to the **Financial Ombudsman Service** (www.financial-ombudsman.org.uk).