

Privacy Notice

The Holding and Processing of your data

1. We are Lobster Lending Limited of 8 Fore Street, Camelford, Cornwall PL32 9PG Tel: 01840 212 832 Contact: Daniel Sproull
2. We will collect personal data in order that we can process your application for finance, communicate with you and any broker you use as well as your solicitors and any third parties who contact us about your case.
3. We will hold and process personal data of many different types which will be obtained from you and may be obtained from third parties. We will share that data with third parties so far as is necessary to deal with your application.
4. For all our completed loans, we retain all of our paper files for ten years after which they are destroyed, with certain exceptions. We retain electronic data indefinitely. In relation to applications which are made to us and do not proceed, we generally destroy our paper files after three months but we will retain the electronic data indefinitely.
5. By signing our application and/or this privacy notice and/or any offer letter we may issue to you, you contract with us and pursuant to that contract we are entitled to hold and process your data. This also amounts to you giving your consent to us to do so. You may withdraw that consent at any time but unless your mortgage with us is redeemed at the same time, we will retain the right to hold and process your data.
6. If you are unhappy with the way in which we have held or processed your data, you may complain to the Office of the Information Commissioner whose details appear below.

Office of the Information Commissioner

Tel: 0303 123 1113

registration@ico.org.uk

<https://ico.org.uk/for-the-public/raising-concerns/>

LOBSTER Lending Limited

8 Fore Street, Camelford,
Cornwall, PL32 9PG

Tel: 01840 212832

Fax: 01840 212792

lj@lobsterlending.co.uk
lobsterlending.co.uk

Registered in England
Number 1712730

7. We will provide you this Privacy Notice with any offer that we make to you and a copy can also be downloaded from our website at www.lobsterlending.co.uk. The information is intended to be concise, transparent, intelligible and easily accessible and to use clear and plain language. If you do not understand anything that we have said, please use the contact details at the beginning of this note to contact us.
8. We regularly review and, where necessary, update our privacy information. If we plan to use your personal data for any other reason, we will communicate the changes to that policy to you.

Your Individual Rights

The General Data Protection Regulations provide the following rights for individuals

- a. The right to be informed
- b. The right of access
- c. The right to rectification
- d. The right to erasure
- e. The right to restrict processing
- f. The right to data portability
- g. The right to object
- h. Rights in relation to automated decision making and profiling (we do not use such tools)

If you are in any doubt as to the rights you have as to data holding, processing and generally, please visit the website of the Information Commissioners Office at www.ico.org.uk

Lobster Lending Limited