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## Mantra Capital & Group of Companies Privacy Notice

### 1. Introduction

Obtaining finance and/ or insurance should be a reasonably straightforward process, and we want to ensure that we protect your privacy along the way.

We will need access to your personal data in order for us to provide the service you require. Under Data Protection law, we are only allowed to process your personal data if we have a legitimate reason to do so. This includes sharing it outside of the Mantra Capital Group. The law allows us to process your data for one or more of the following reasons:

- To fulfil a contract we have with you
- When it is our legal duty
- When it is in our legitimate interest
- When you consent to it

Please take some time to read this Privacy Notice. It explains what we do with your personal data and how you can contact us if you need to.

### 2. Who we are

Mantra Capital is a trading style of Mantra Consultancy & Capital Limited and is part of the Mantra Group of Companies. Mantra Capital and the Companies in the Group specialise in the following activities:

- arranging commercial finance
- arranging residential finance
- arranging corporate insurance/protection
- arranging personal insurance/protection.

We are not a lender or an insurer. We are intermediaries and deal with the lenders and insurers on our customers behalf. We act as an advisor. We will assess the information the customer provides and then introduce them to appropriate lenders and/or insurers, and/or specialist firms, as required.

We are based near London Bridge. Our web address is [www.mantracapital.com](http://www.mantracapital.com).

Mantra Consultancy & Capital Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA), FRN 751935. However, not all activities undertaken by Mantra Capital are regulated by the FCA.

### 3. How we will use the information about you

At Mantra Capital and within the Mantra Group, we take your privacy seriously and we will only use the personal information we collect from you in a certain number of ways which will help us:

1. to assist in placing a case with a lender and/or insurer,
2. to assist in fraud prevention,
3. for audit purposes,
4. for statistical analysis

We will not disclose your information to any company outside of the lenders, insurers, and specialist firms that may be able to assist you except to help prevent fraud or, if required, by law to do so.

For further information on how your information is used, how we maintain the security of your information and your rights to access/alter and change information we hold on you, please contact our Data Protection Officer at [DPO@mantracapital.com](mailto:DPO@mantracapital.com).

#### 4. Additional marketing

From time to time, we would like to contact you with details of other products and services that we provide. We also hold regular networking and social events which we may invite you to.

If you consent to us contacting you for this purpose then please tick at least one of the boxes below to describe how you would like us to contact you.

- Post
- Email
- Phone
- Text

#### 5. What we need

Mantra Capital will be what is known as the data controller of the personal data that you provide to us. We collect personal data about you – the data subject - which may also include certain sensitive personal information.

Your personal information will be collected or obtained by us whether we deal with you as an individual, business, charity, trust or other organisation that you represent.

Depending on the service you require, we will need to collect personal information including: name, address, phone numbers, e-mail, dependents, financial status – breakdown of income and expenditure as well as breakdown of assets and liabilities, financial commitments and health status.

If you are submitting personal information about another person, then you confirm that you have their consent to provide such information and for it to be used as described in this Notice, and that you have provided a copy of this Notice to that person.

#### 6. Why we need it

We need to know your personal details in order to provide you with an accurate recommendation based on your personal circumstances. We will not collect any personal data from you that we do not need.

For processing of data to be lawful under GDPR, Mantra Capital use:

- (a) Consent: the individual has given clear consent for us to process their personal data for a specific purpose.
- (b) Contract: the processing is necessary for a contract we have with the individual, or because they have asked us to take specific steps before entering into a contract.

#### 7. What we do with it

All the personal data we use is controlled by Mantra Capital in the UK. However, for the purposes of IT hosting and maintenance, this information is located on servers within the European Union. No third parties have access to your personal data unless the law allows them to do so. We have a Data Protection regime in place to oversee the effective and secure processing of your personal data.

In order to comply with Anti-Money Laundering (AML) Regulations, we will conduct the necessary checks and this may involve using companies who facilitate AML checks.

We may pass your data to the following: Specialist Commercial Finance Lenders, Mainstream and Specialist Mortgage Lenders, Insurance Providers, and specialist firms, as appropriate, in order to provide you with offers of products suitable to meet your circumstances.

We will not sell your data to other companies or use it for purposes other than for what it was originally intended for.

Your data is stored electronically on our cloud encrypted server. Our server is based within the EEA, in the UK.

**8. How long we keep it**

We will retain your personal information for as long as necessary in order to meet the purposes outlined in this Notice provided to you.

We are obliged under FCA regulation to maintain client files where a transaction has completed for a minimum of 6 years from completion, after which time it will normally be destroyed.

The information used for marketing will be kept with us until you notify us that you no longer wish to receive this information.

**9. What are your rights?**

If at any point you believe that the information held about you is incorrect, you can request to see this information and even have it corrected and possibly deleted. Providing you with this information is free of charge, but charges may apply for excessive requests.

If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer, who will investigate the matter.

Where relevant, you have the right to withdraw consent at any time. If you exercise this right, then we will not be able to process your data.

If you are not satisfied with our response to a query or complaint or believe we are not processing your personal data in accordance with the law then you can complain to the Information Commissioner’s Office (ICO).

You can contact our Data Protection Officer at [DPO@mantracapital.com](mailto:DPO@mantracapital.com).

**10. Declaration**

We will share your details with the AML Agencies, Specialist Commercial Finance Lenders, Mainstream and Specialist Mortgage Lenders, Insurance Providers, and specialist firms, as appropriate, so that Mantra Capital can provide the service you, our client, has requested.

**If you consent to us processing your data and passing your details on to the relevant bodies then please sign below to confirm your acceptance and agreement of this Privacy Notice. Please also complete box 4.**

Signed..... Print Name..... Dated.....