

Fair Processing Notice



Fluent Money is a trading style of Fluent Loans Ltd (Fluent), an unsecured loan broker.

Our company number is 06890680. Our registered office and trading address is 102 Rivington House, Chorley New Road, Bolton BL6 5UE

Our Data Protection Officer is Mr John Lewis, DPO@fluentmoney.co.uk

Tel: 01204 472020

The personal data we collect about you

- Identity data including forenames, last name, maiden name, date of birth, gender, marital status, and username or similar identifier
- Contact data including home address, email address and telephone numbers
- Financial data including banks statements, payment card details, savings, debts such as loans and credit cards, income & expenditure, employer & pension benefits, and other assets
- Special category data (specifically medical history)
- Transaction data including payments made for products and services you have purchased from us
- Technical data including internet protocol (IP) address, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices used to access the Mortgage Advice Bureau website
- Profile and usage data including purchases made by you, feedback and survey responses, and how you use our website, products and services
- Marketing and communications data including your preferences in receiving marketing from us and our business partners and your communication preferences

How do we collect your data

Personal data is collected by us using the following methods:

- Direct interactions with an adviser by post, phone (including call recordings and voicemail), email, videoconferencing or otherwise when sourcing and applying for mortgage or protection products, processing identity, contact and financial categories of personal data.
- Automated technologies or technical interactions with our website, via the customer portal, by using a web enquiry form, processing identity, contact, financial and technical categories of personal data.
 - Third parties or publicly available sources (processing identity, contact and financial categories of personal data) such as enquiries you may perform on third-party loan sourcing websites.

Why do we need your data?

We will hold and process your data in order to assist you with obtaining an unsecured loan. If you do not provide the information we request, we will be unable to assist you in obtaining the right finance option. We will only collect the data we need.

What right do we have to process your data?

Fluent is regulated by the Financial Conduct Authority (FCA www.fca.org.uk), which means we are accountable for the products and services we provide.

Purpose/Activity	Type(s) of data	Lawful basis for processing
To initially engage with you to discuss your requirements	<ul style="list-style-type: none">• Identity• Contact	Consent

Purpose/Activity	Type(s) of data	Lawful basis for processing
To source products, provide indicative quotes, and process & deliver your application for a mortgage or protection product	<ul style="list-style-type: none"> • Identity • Contact • Financial • Transaction • Marketing & Comms • Special Category 	Performance of a contract with you to provide advice services Special Category data - Explicit Consent (Medical information for protection policies)
To comply with FCA rules including record keeping, consumer duty, vulnerable customers, and to meet Anti Money Laundering legislation, and notifying you about changes to our terms or privacy policy	<ul style="list-style-type: none"> • Identity • Contact • Financial • Transaction • Special Category 	To comply with a legal obligation Special Category data – Substantial Public Interest (Statutory & Government Purposes) supported by Vulnerable Customer policy
To recover debts due to us	<ul style="list-style-type: none"> • Identity • Contact • Transaction 	Performance of a contract with you to provide advice services
To create and maintain access to the My Fluent portal and app	<ul style="list-style-type: none"> • Identity • Contact • Profile & Usage • Marketing & Comms 	Performance of a contract with you to provide advice services
To manage our client relationship with you which will include: Customer reviews / surveys On-going communications until you are ready to proceed Re-engagement when existing products nears expiry / review protection needs	<ul style="list-style-type: none"> • Identity • Contact • Profile & Usage • Marketing & Comms 	Performance of a contract with you to provide advice services
To respond to case enquiries and input to & defend against complaints	<ul style="list-style-type: none"> • Identity • Contact • Profile & Usage • Transaction • Marketing & Comms • Special Category 	Legal & Regulatory Obligation Special Category data - Legal Claims & Judicial Acts
Record calls to perform checks on the quality of advice our advisers provide to clients	<ul style="list-style-type: none"> • Identity • Contact • Special Category 	Legal & Regulatory Obligation Special Category data - Explicit Consent
To use cookies, data analytics and other systems to improve our website, products/services, marketing, customer relationships and experiences	<ul style="list-style-type: none"> • Identity • Technical • Profile & Usage 	Consent / Explicit Consent

Purpose/Activity	Type(s) of data	Lawful basis for processing
To use systems including AI and automated decision making to support our services and assist with document validation, affordability and product sourcing	<ul style="list-style-type: none"> Identity Contact Financial Special Category 	Necessary for our legitimate interests (to assist advisers with the advice process and inform our client re-engagement and marketing strategy)

What do we do with your data?

All of the personal data we hold about you will be processed by our staff based in the United Kingdom. 'Personal Data' is data that identifies you as an individual.

Your information may be stored on a cloud-based system whose servers are located within the EEA. We take all reasonable steps to maintain the security of your data, and we are ISO27001 accredited. Our data storage provider is Lantec and their privacy policy can be found at <https://www.lan.co.uk/support/>

We act in a broking capacity; we are not a lender. In order to help you achieve the finance you require, we will need to share your data with a lender at the appropriate time. We may also need to share your data with credit reference agencies or other third parties relevant to the processing of your loan application. We pride ourselves on our systems and we take great care over how we process customer data, and ensure it is done securely and safely at all times. We want you to be confident in Fluent and be assured that we take the security and privacy of your data seriously.

Fluent also believe you should be fully informed about other organisations we may share your data with and have the opportunity to look at how they may handle your information. We have therefore provided links for all the lenders we use. If you wish to view their Fair Processing Notice, please follow the links below.

Oplo <https://www.myoplo.co.uk/privacy-policy>

Bamboo Loans <https://www.bambooloans.com/s/how-we-use-your-information/>

Lending Works <https://www.lendingworks.co.uk/>

During the processing of your application, your data may be utilised in conjunction with our third-party suppliers for the purpose of identity verification or fulfilment of our marketing communication strategy. We will remain the data controller in all instances.

We may also, contact you in the future to discuss your loan or related relevant products. Your preferences around this contact will be obtained during your initial contact with Fluent Money, and you have the right to amend these preferences at any time or withdraw entirely from this service.

How long do we keep your data?

Fluent is an FCA regulated firm and we need to retain full and detailed records of all of our customer transactions where they have taken place in order to meet regulatory requirements. We feel it is important to be able to retrieve any of our records for an appropriate time to respond to or support customer or regulator enquiries.

Fluent have taken the decision to retain customer records on the following basis:

Stage in regulated process	Term of retention	Action after term of retention
Where no regulated product has been discussed	Retain data for 2 years	Anonymise (make unidentifiable)*
Where a regulated product has been discussed but not taken forward	Retain data for 6 years from the date of advice	Anonymise (make unidentifiable)*
Where regulated product has been provided and the transaction completed	Retain for a total period of the completed product term plus 6 years	Anonymise (make unidentifiable)*

*except where you have given us consent for marketing

Credit Reference Agency Data

At Fluent, we help customers obtain finance by a number of means. In order to get a picture of your true credit position, we access and search your credit file with a credit reference agency.

We believe in informing customers at all stages about searches we carry out and we will seek your permission to complete these when they become necessary.

If you wish to know how the credit reference agencies will treat your data, please see their policies via these links:

TransUnion www.transunion.co.uk/crain
Equifax www.equifax.co.uk/crain
Experian www.experian.co.uk/crain

What are your rights?

Importantly you have significant rights as to how Fluent, or any business, uses and handles your data. Below is a brief summary:

- **The right to be informed** – and this notice you are reading is doing just that!
- **The right of access** – you can always ask to see what data we hold about you
- **The right to rectification** – this is saying if you believe any data stored about you is incorrect, you can ask us to correct it, and we will
- **The right to request erasure or the 'the right to request to be forgotten'** – we have a legal requirement to maintain customer records (See 'How long do we keep your data' above)
- **The right to restrict processing** – you can ask us to 'stop' processing your data at any time, however you should be aware if you do, then we will be unable to proceed with your application
- **The right to data portability** – should you want to, we can arrange for your data to be formatted into a simple electronic file and sent to you
- **The right to object** – similar to the right to restrict processing (above), you can ask us to 'stop' processing your data at any time, however you should be aware if you do, then we will be unable to proceed with your application
- **Rights in relation to automated decision making and profiling** – you have a right to be made aware of this

You also have the right to make a complaint about how your data has been processed by Fluent. In the first instance, you can contact us directly by email DPO@fluentmoney.co.uk, or phone 01204 472015.

What may other organisations do?

If, with your permission, we pass your data on to another organisation in order to assist you; any data we have supplied plus any data requested or gathered by that business will be held by that business for the purposes they then set out in their own 'fair processing notice or 'privacy policy'. You are strongly advised to read that businesses' guidelines on how they treat your data before entering into any agreement. Fluent bears no responsibility for the use of your data beyond our control.