



Privacy Statement

One Stop 4 Equity Release Limited takes the privacy of personal data seriously, we therefore ask you to please read the following important information which explains how we collect, store and use your personal data.

One Stop 4 Equity Release Limited is registered under the General Data Protection Regulations GDPR 2018.

Who are we?

One Stop 4 Equity Release Limited is registered in England under company number 13452621 whose registered office is 30 North Street, Bourne, Lincolnshire, PE10 9AB. One Stop 4 Equity Release Limited is authorised and regulated by the Financial Conduct Authority for the provision of consumer finance under Firm Reference Number 952887.

Introduction

Under the Data (Use and Access) Act 2025 (DUAA), UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, we are required to provide you with clear information about how your personal data is collected, used, stored and shared. This includes explaining the lawful basis on which we process your information and your rights in relation to that processing.

We process your personal data under the lawful bases of:

- Performance of a contract
- Compliance with legal and regulatory obligations including FCA, DUAA 2025 and anti-money laundering legislation
- Legitimate interests in delivering regulated financial advice
- Consent where required, including for Special Category Data and marketing

This notice (together with our Statutory disclosures and any other documents referred to in it) ("Privacy Notice") sets out the basis on how any personal information we collect from you, or that you provide to us, will be processed by us.

What do we mean by Personal Data?

By personal data (or personal information), we mean information that relates to you and is used to identify you, either directly or in conjunction with other material we hold.

Your Personal Data may identify you directly, for example your name, address, date of birth, national insurance number. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of One Stop 4 Equity Release Limited providing you with advice and guidance in relation to your requirements your Personal Data may include:

- Name, Date of Birth, Gender, Nationality, Civil/Marital Status, Contact Details, Addresses and any documents that are necessary to verify your identity
- Employment and remuneration information
- Bank account details, tax information, commitments for liabilities such as loans and credit cards, personal credit history, sources of income and expenditure
- Health status and history (this is referred to as Special Category Data)
- Existing Plan information

If you have parental responsibility for children under the age of 13, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Category Data.

In addition, when you visit our sites or use our services, we may automatically collect the following information:

Technical information, including information obtained via cookies, the Internet Protocol (IP) address used to connect your computer to the internet, your login information, your geographic location, browser type and version, browser plug-in types and versions, operating system and platform.

We may also receive personal information from third parties that we work with including:

- Companies that introduce you to us, Financial Advisers
- Insurers
- Comparison websites
- Fraud prevention and/or Credit reference agencies
- Payroll service providers (in relation to Auto-Enrolment Pension products)
- Public information sources such as Companies House
- Agents working on our behalf
- Market researchers
- Regulatory bodies
- Government and law enforcement agencies

Digital Identity Verification (DVS)

We use approved Digital Verification Services (DVS) to confirm your identity. This involves secure digital checks of your identity documents and biometric information. These checks help protect you from fraud and ensure we meet our legal obligations under the Data (Use and Access) Act 2025.

How Your Data Is Shared

We only share your data with regulated third parties where required by law or where necessary to deliver our services. All data sharing is carried out through secure, DUAA compliant systems.

Your Rights Under DUAA

You have the right to access, correct, restrict or object to the processing of your data. You may withdraw consent for marketing at any time. You may also request details of any Open Finance data accessed on your behalf.

How We Use DUAA Enabled Data

We use DUAA enabled data to:

- Verify your identity
- Assess the suitability of our advice
- Meet our anti-money laundering obligations
- Monitor your financial arrangements on an ongoing basis
- Ensure we deliver good outcomes under the FCA Consumer Duty

Why do we collect information from you?

We use your personal information for the following:

- Provision of services and advice, or to provide you with the information, products and services you have requested from us
- To comply with regulation and legislation in relation to anti-money laundering regulation and the Financial Services & Markets Act

In order to undertake our services for you, we have the right to use your Personal Data provided it is in our legitimate business interest. We may be required to share this data with providers in relation to obtaining illustrations to make a recommendation to you, with our Compliance Service Provider in relation to any advice provided to you, or make contact with you in relation to the service you have received.

How do we collect information?

Most information we obtain will be directly from you during our meetings and discussions, or this may be in writing, including via email.

We may also need to obtain information from third parties in relation to verifying your identity if this is done electronically. With regards to electronic ID checks we would not require your consent but will inform you of how such software operates and the purpose for which it is used.

What do we mean by Special Category Data?

Certain types of personal data are considered more sensitive and so are subject to additional levels of protection under data protection legislation. These are known as "special categories of data" such as:

- Racial or ethnic origin
- Political opinions
- Religious or philosophical beliefs
- Trade union membership
- Genetic data
- Biometric data
- Health
- A person's sex life
- Sexual orientation

There are further protections in relation to Criminal Offence data which can be found at ico.org.uk.

We will use Special Category Data and any Criminal Disclosures in the same way as Your Personal Data generally, as set out in this Privacy Notice. In order to process your Special Category Data however, we do require explicit consent.

How do we protect your personal information?

We have strict safeguarding processes to ensure that we meet our obligations under the Data Protection Regulations 2018. Your privacy is important to us, and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

We will:

- Record and store your Personal Data in our paper files and electronic files on our computer systems, which can only be accessed by One Stop 4 Equity Release Limited staff when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit your Personal Data to providers both electronically or via paper-based forms to allow us to advise you or process your application for a product, or to obtain information as required as part of our services
- Use your Personal Data to respond to any queries you have on your policies under our Agency

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us.

Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or in instances whereby we have a legal right to such information we will retain records indefinitely.

What are your rights surrounding your personal information?

Your enhanced rights under the GDPR and the Data (Use and Access) Act 2025 (DUAA) include:

The Right to be Informed: Organisations must provide clear, transparent, and concise information about how they use personal data, typically through a privacy notice.

The Right of Access (SARs): Individuals can request a copy of their personal data (a Subject Access Request or SAR), which must generally be provided within one month for free where this is reasonable and proportionate. In instances where this is considered to be complex or excessive, this may take up to an additional two months, however individuals would be informed of this at the time.

The Right to Rectification: Individuals can ask to have inaccurate personal data corrected or incomplete data completed.

The Right to Erasure ("Right to be Forgotten"): Individuals can request the deletion or removal of personal data in certain circumstances, such as when it is no longer necessary.

The Right to Restrict Processing: Individuals can ask to suppress or block the processing of their data in specific scenarios, allowing for storage but not usage.

The Right to Data Portability: Allows individuals to obtain and reuse their personal data for their own purposes across different services in a secure, machine-readable format.

The Right to Object: Individuals can object to processing based on legitimate interests, direct marketing (including profiling), or research/statistics.

The Right to request details of Open Finance Data accessed: You can request access to the data we have obtained via the Open Finance system.

Rights Related to Automated Decision-Making and Profiling: Individuals have protections against decisions made solely on automated processing that produce legal or similarly significant effects.

The Right to withdraw marketing consent at any time: If you have provided consent to marketing materials, not including ongoing servicing, you can withdraw this consent at any time.

Please note, the Legal and Regulatory obligation can, in some circumstances, limit the amount of personal or special category data that can be removed from our records.

Who do we share your personal information with?

We will only share your personal data with third parties when it is necessary for the service you have asked us to provide, or if we are required to do so as a legal or regulatory obligation. We have contracts/safeguards in place to ensure that they comply with the GDPR and treat the privacy of your personal data with the same importance as we do.

Who to contact at One Stop 4 Equity Release Limited in relation to your Personal Data

If you have any questions or comments about this document, or wish to contact One Stop 4 Equity Release Limited in order to exercise any of your rights set out within it, please contact:

The Data Protection Officer by email: craig@os4ll.co.uk, by telephone on 07740 414170, or by writing to 20 Shenley Pavilions, Chalkdell Drive, Shenley Wood, Milton Keynes MK5 6LB.

If we feel we have a legal right not to deal with your request, or to action it in a different way to how you have requested, we will inform you of this at the time.

You should make contact with us as soon as possible on becoming aware of any unauthorised disclosure of your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at ico.org.uk/global/contact-us or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.