

Privacy Notice

Cherry Street Holdings Ltd t/a Quick Mortgages

Registered Office: Bank House, 8 Cherry Street, Birmingham, B2 5AL

Company Number: 11896670

FCA Firm Reference Number: 841262

Data Protection Email: ryan@quickmortgages.com

1. Introduction

This Privacy Notice explains how Cherry Street Holdings Ltd trading as **Quick Mortgages** (“we”, “us”, “our”) collects, uses, and protects your personal information. We act as the **Data Controller**, meaning we determine how and why your information is processed. We are committed to complying with the **UK General Data Protection Regulation (UK GDPR)**, the **Data Protection Act 2018**, and all relevant FCA requirements including **Consumer Duty**.

2. What Personal Data We Collect

We may collect the following personal information:

- Name, date of birth, contact details
- Address history
- Employment and income details
- Financial information for affordability assessment
- Details of credit commitments
- Family and lifestyle information relevant to advice
- Identification documents (for AML checks)
- Information provided during fact-finding and advice conversations

We do not carry out our own credit searches.

Lenders may complete credit checks once an application is submitted.

3. How We Collect Personal Data

We collect information:

- Directly from you
- From introducers (if applicable)
- Through affordability or mortgage sourcing systems
- From lenders once an application begins

4. Why We Process Your Personal Data (Legal Bases)

a. Contract

To provide mortgage or protection advice, including:

- Assessing your needs
- Sourcing suitable products
- Submitting applications to lenders or insurers

b. Legal Obligation

To comply with:

- FCA rules (including MCOB)
- Anti-Money Laundering and fraud-prevention requirements
- Statutory record-keeping requirements

c. Legitimate Interests

For purposes such as:

- Internal management and audits
- Maintaining records of advice
- Improving our services
- Limited, relevant marketing (where permitted by PECR)

d. Consent

Used for:

- Email and SMS marketing where consent is required
- Sharing your information with third parties where not essential to your application

Consent can be withdrawn at any time.

5. Who We Share Your Personal Data With

We may share your information with:

- Mortgage lenders
- Insurance providers (if protection advice is taken)
- Conveyancers or solicitors (where instructed)
- External compliance and audit firms
- System providers (e.g., sourcing and affordability tools)
- Regulators such as the FCA or ICO
- Law enforcement where legally required

We **do not** share data with:

- Debt collectors
- Tracing agents
- Recovery agents

(These references appeared in the original document and were removed as they are not applicable to a mortgage intermediary.)

6. International Transfers

We do not routinely transfer your data outside the UK.

If this becomes necessary, we will ensure appropriate safeguards are in place such as adequacy decisions or International Data Transfer Agreements.

7. Data Retention

We keep your personal data for:

- **6 years** from the end of our relationship (in line with FCA and MCOB rules)
- Longer where legal or regulatory obligations require it (e.g., lifetime mortgage cases)

8. Your Rights

You have rights under data protection law, including:

- Access
- Rectification
- Erasure (“right to be forgotten”)
- Restriction
- Objection
- Data portability
- Withdraw consent

You also have the right to complain to the **Information Commissioner’s Office (ICO)** at: www.ico.org.uk

9. Marketing

We may contact you for relevant mortgage or protection updates:

- With your **explicit consent**, and/or
- Under **legitimate interests** where proportionate

You may opt out at any time.

10. Changes to This Notice

We may update this Privacy Notice periodically. The most up-to-date version will always be available upon request or on our website.