

Privacy Policy

Effective Date: January 2026

1. Introduction

Elm Tree Financial Services Ltd (“we”, “us”, or “our”) is committed to protecting and respecting your privacy. This Privacy Policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed. We are dedicated to ensuring that your personal information is handled in a safe and responsible manner at all times.

We comply with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

2. Information We Collect

We may collect and process personal data relating to you, including your full name, date of birth, residential address, and contact details such as your email address and telephone number. In the course of providing financial services, we may also collect financial information, including details of your income, employment, bank accounts, credit history, and information relating to mortgages, insurance, and other financial products.

Where necessary and appropriate, we may collect special category data, including health information, for the purpose of arranging protection or insurance products. In addition, we may retain records of communications between you and us, including correspondence, telephone calls, and electronic communications.

3. How We Collect Your Data

Your personal data may be collected directly from you through meetings, fact-finds, application forms, and other interactions. We may also obtain information from identity verification processes, credit reference agencies, and third parties such as lenders, insurers, and other financial institutions, where relevant to the services we provide.

4. How We Use Your Information

We use your personal data to provide financial advice and services tailored to your needs. This includes arranging mortgages, insurance, pensions, and related financial products, as well as assessing suitability and affordability. We also use your information to communicate with you regarding your applications and ongoing services, to meet our legal and regulatory obligations, and to prevent fraud and financial crime.

5. Legal Basis for Processing

We process your personal data on several lawful bases. This includes processing necessary for the performance of a contract in order to provide the services you request, and processing required to comply with legal and regulatory obligations. We may also process data where it is in our legitimate interests to operate and improve our business, provided that your rights are not overridden. Where special category data is involved, such as health information, we rely on your explicit consent.

6. Sharing Your Information

We may share your personal data with third parties where necessary to provide our services or to comply with legal obligations. This may include mortgage lenders, insurance providers, credit reference agencies, regulatory bodies such as the Financial Conduct Authority, compliance and verification service providers, and professional advisers including accountants and legal advisers. We ensure that any sharing of data is limited to what is necessary and that appropriate safeguards are in place.

7. Data Retention

We will retain your personal data only for as long as is necessary to fulfil the purposes for which it was collected, including satisfying any legal, accounting, or regulatory requirements. In most cases, client records will be retained for a minimum period of six years following the end of our relationship with you.

8. Data Security

We take the security of your personal data seriously and implement appropriate technical and organisational measures to protect it. These measures include the use of secure systems, encryption where appropriate, access controls, and ensuring that staff are adequately trained in data protection responsibilities.

9. Your Rights

Under UK data protection law, you have a number of rights in relation to your personal data. These include the right to request access to your data, to have inaccurate data corrected, to request the deletion of your data, and to restrict or object to certain types of processing. You also have the right to data portability and, where processing is based on consent, to withdraw that consent at any time.

If you wish to exercise any of these rights, you should contact us using the details provided below.

10. Cookies and Website Data

If you access our website, we may collect information through the use of cookies and similar technologies. This information is used to improve user experience, analyse website performance, and support the effective operation of our online services.

11. Complaints

If you have any concerns about the way in which we handle your personal data, you have the right to lodge a complaint with the Information Commissioner's Office (ICO). Further information can be found on their website at <https://www.ico.org.uk>.

12. Contact Us

If you have any questions about this Privacy Policy or how your personal data is handled, please contact us at:

Elm Tree Financial Services Ltd

2 Holes Lane, Warrington, Cheshire, WA1 4LZ

Telephone: 01925 815555

13. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in legal, regulatory, or operational requirements. Any updates will be made available on our website and, where appropriate, notified to you directly.