

















Privacy Policy

A trading style of The Frost Partnership
Authorised and regulated by the Financial Conduct Authority
FCA Firm Reference Number: 473549

Head Office: Weston-super-Mare, Somerset (serving clients nationwide)
Date Updated: 12th of May 2026

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Important Commitment

Fish4Mortgage (“we”, “us”, “our”) is committed to protecting your privacy and processing your personal data in a responsible, transparent, and lawful manner.

This Privacy Policy explains how we collect, use, disclose, store, and protect your personal data in connection with our mortgage broking and related services.

By agreeing to our Terms of Business and by continuing to engage our services (including providing information, attending appointments, submitting applications, or otherwise interacting with us), you are deemed to have read, understood, and accepted the terms of this Privacy Policy. If you do not agree with any part of this policy, you must notify us immediately and cease using our services.

RELATED DOCUMENTS

This Privacy Policy should be read in conjunction with our Terms of Business and Complaints Procedure.

- **Terms of Business:** <https://fish4mortgage.com/terms-of-business/>
- **Complaints Procedure:** <https://fish4mortgage.com/complaints/>

1. Who We Are

Fish4Mortgage is a trading style of **The Frost Partnership**.

- We are authorised and regulated by the Financial Conduct Authority (FCA) with Firm Reference Number **473549**. You can verify our status at any time on the FCA Register: <https://register.fca.org.uk/s/>.
- We are registered with the Information Commissioner’s Office (ICO) under Registration Reference **Z5027917**.
- **Registered Office:** 104 Worle High Street, Weston-super-Mare, Somerset, BS22 6HD

We provide independent mortgage advice and arrangement services, protection insurance, secured lending, and associated support on a whole-of-market basis.

2. Acceptance of This Privacy Policy

By engaging our services or continuing to do so after receiving or having access to this Privacy Policy, you confirm your acceptance of our data processing practices as described herein.

This acceptance is in addition to, and forms part of, your agreement to our Terms of Business. We rely on this acceptance to provide our services efficiently while maintaining full compliance with data protection laws.

3. Personal Data We Collect

We collect and process the following categories of personal data (as relevant to your circumstances):

- **Identity & Contact Data:** Full name, date of birth, address(es), email, telephone numbers, marital status, and National Insurance number.
- **Financial & Employment Data:** Income, employment details, expenditure, assets, liabilities, bank statements, credit history, and affordability assessments.
- **Mortgage & Property Data:** Details relating to your current and proposed mortgage, property valuation, purchase or remortgage plans.
- **Protection & Insurance Data:** Information required for life assurance, critical illness cover, income protection, and other protection products.
- **Special Category Data:** Health or medical information (where relevant to protection products or vulnerability assessments), and criminal offence data (for AML/fraud prevention).
- **Correspondence & Interaction Data:** Records of calls, emails, meetings, notes, website usage, and complaints.
- **Technical Data:** IP address, device information, and browsing data collected via cookies and analytics tools.
- **Third Party Data:** Information received from lenders, credit reference agencies, solicitors, estate agents, or other professionals involved in your transaction.

We only process special category data where necessary and with an appropriate additional legal basis (such as explicit consent or substantial public interest for insurance purposes).

4. Purposes and Legal Basis for Processing

We process your personal data on the following lawful bases:

- **Performance of a Contract** (or steps prior to entering a contract) – to provide mortgage advice, arrange products, manage applications, and deliver the services you request.

- **Legal Obligation** – to comply with FCA rules (including Consumer Duty), anti-money laundering regulations, and other statutory requirements.
- **Legitimate Interests** – to improve our services, conduct statistical analysis, prevent fraud, maintain business records, and develop our services (always balanced against your rights).
- **Consent** – for direct marketing or certain uses of special category data (you may withdraw consent at any time).

ESSENTIAL DATA SHARING

By engaging our services, you understand and accept that we **must share your personal data with third parties** (such as lenders, insurers, solicitors, and credit agencies) in order to achieve your mortgage and financial objectives.

We will do so without seeking further consent or input from you on each occasion, as this is essential to progressing your application(s) efficiently. We take reasonable steps to ensure that any parties with whom we share your data are appropriately regulated by the FCA, registered with the ICO where required, or maintain robust privacy and data protection standards equivalent to our own.

5. Sharing Your Personal Data

We may disclose your personal data to the following recipients where necessary:

- Lenders, banks, and specialist mortgage providers on our panel.
- Protection product providers and insurers.
- Credit reference agencies and fraud prevention services.
- Solicitors, conveyancers, and our referral partner Sort Refer.
- Regulatory bodies (FCA, ICO) and law enforcement where legally required.
- Service providers (secure client portals, IT systems, document processors, payment services).
- Professional advisers and auditors.

All third-party recipients are subject to contractual obligations to keep your data secure and to process it only for the purposes we instruct.

WE DO NOT SELL YOUR PERSONAL DATA.

6. International Data Transfers

Your data is primarily stored and processed in the UK. Where transfers outside the UK are necessary, we ensure adequate safeguards are in place, including UK International Data Transfer Agreements or equivalent mechanisms.

7. Data Security

We maintain appropriate technical and organisational security measures (including encryption, access controls, secure portals, staff training, and regular testing) to protect your personal data against unauthorised access, loss, or misuse.

We also maintain Professional Indemnity Insurance as required by the FCA.

8. Retention of Your Personal Data

We will retain your personal data for as long as necessary to fulfil the purposes outlined in this policy and to satisfy our legal and regulatory obligations.

- For mortgage-related records this is typically **at least 6 years** from the end of our relationship with you (or longer if required by law, ongoing complaints, or potential legal claims).
- After this period, we will securely delete or anonymise your data.

9. Your Rights

You have the following rights under the UK GDPR (subject to applicable exemptions):

- Right to access a copy of your personal data.
- Right to rectification of inaccurate or incomplete data.
- Right to erasure (“right to be forgotten”).
- Right to restrict processing.
- Right to object to processing (including for direct marketing or legitimate interest purposes).
- Right to data portability.
- Rights relating to automated decision-making (we do not currently carry out solely automated decisions with significant effects).
- Right to withdraw consent (where applicable).

To exercise any of these rights, please contact us using the details below. We will respond within one month (or three months for complex requests). We may require proof of identity and reserve the right to charge a reasonable fee for manifestly unfounded or excessive requests.

10. Cookies and Website

Our website uses cookies and similar technologies. Details are set out in our separate Cookie Policy.

11. Contacting Us

For any queries regarding this Privacy Policy or to exercise your rights:

Email: hello@fish4mortgage.com

(Please mark clearly as “Data Protection” or “Subject Access Request”)

Post:

Data Protection Officer

Fish4Mortgage

104 Worle High Street

Weston-super-Mare, Somerset, BS22 6HD

12. Complaints about Data Protection

If you are unhappy with how we have handled your personal data, please contact us first. You also have the right to lodge a complaint with the Information Commissioner’s Office (ICO):

- **Online:** <https://ico.org.uk/make-a-complaint/>

13. Updates to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. The current version will always be available on our website. Material changes will be notified to you where appropriate.

By continuing to engage with Fish4Mortgage, you acknowledge and accept the practices described in this Privacy Policy.

The Frost Partnership t/a Fish4Mortgage

FCA Firm Reference Number: 473549 | ICO Registration: Z5027917

This policy was last updated in May 2026.