

Privacy Notice

(How we use your personal information)

Firm name: MRG Private Clients Ltd

FCA Firm Reference Number: 797843

Registered address: First Floor, Kings House, 101–135 Kings Road, Brentwood, CM14 4DR

Email: matt@mrg-private.co.uk

Telephone: 0203 959 3322

Website: www.mrg-private.co.uk

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1. About this notice

This Privacy Notice explains how **MRG Private Clients Ltd** collects, uses, stores and protects your personal information.

It also explains your rights under data protection law and how you can contact us if you have any questions or concerns.

We are committed to handling your information fairly, lawfully and securely.

2. The information we collect

We may collect and process the following types of personal information:

- **Personal details** – such as your name, address, email address and telephone number
- **Financial information** – such as income, outgoings, assets and liabilities (used for mortgage or insurance advice and to help prevent fraud)
- **Property information** – such as property value and mortgage details
- **Health information** – where necessary for insurance advice (this is treated as special category data)
- **Identification information** – such as passport or driving licence details, to meet anti-money laundering requirements

If you use our website, information may also be collected through cookies. Please see our website privacy and cookies policy for details.

3. How we collect your information

We collect most personal information **directly from you**, for example when you:

- Contact us for mortgage or insurance advice
- Complete fact-finds, application forms or questionnaires
- Provide documents to support an application

We may also receive information from **third parties**, including:

- Mortgage lenders
 - Insurance providers
 - Credit reference agencies
 - Fraud prevention and anti-money laundering databases
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4. Why we use your information

We use your personal information to:

- Provide mortgage and/or insurance advice
 - Assess suitability, affordability and eligibility
 - Submit and manage applications
 - Comply with legal and regulatory obligations
 - Prevent fraud and financial crime
 - Maintain accurate records
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5. Our lawful basis for processing

Under UK GDPR, we rely on the following lawful bases to process your personal information:

- **Contract** – to provide mortgage or insurance services you have asked for
- **Legal obligation** – to meet regulatory, anti-money laundering and record-keeping requirements
- **Legitimate interests** – to operate our business properly and provide appropriate services

In most cases, we rely on **contract** and **legal obligation** to process your information.

Where we rely on **legitimate interests**, this is to run our business effectively and provide suitable services, without overriding your rights and freedoms.

We do **not** rely on consent to provide mortgage or insurance advice.

Consent is only used where required for **marketing communications**.

Where health information is required for insurance advice, this is processed because it is necessary for insurance purposes and handled with additional safeguards.

6. Who we share your information with

We may share your personal information with:

- Mortgage lenders and insurance providers (only those relevant to your case)
- Our compliance providers and professional advisers
- Regulatory bodies, including the Financial Conduct Authority
- Law enforcement agencies where required by law
- Secure technology providers that support our business (such as CRM and product sourcing systems)

We only share information where it is necessary and appropriate.

Some of our service providers may process personal information **outside the UK**. Where this happens, we ensure appropriate safeguards are in place to protect your information in line with data protection law.

7. How we store and protect your information

Your personal information is stored securely in electronic systems.

We use recognised industry systems and appropriate technical and organisational measures to protect your information against unauthorised access, loss or misuse.

8. How long we keep your information

We keep your personal information only for as long as necessary.

This is usually:

- For the duration of our relationship with you, and
- For as long as required by law or regulation (including complaint handling and anti-money laundering requirements)

Once this period has passed, your information is securely deleted or permanently destroyed.

9. Your data protection rights

Under UK data protection law, you have a number of rights in relation to your personal information. These include the right to:

- **Access** the personal information we hold about you
- **Correct** any inaccurate or incomplete information
- **Request erasure** of your personal information, in certain circumstances
- **Restrict processing** of your information, in certain circumstances
- **Object** to how your personal information is used, including for direct marketing
- **Withdraw consent** at any time, where processing is based on consent
- **Request data portability**, where applicable

These rights are not absolute and may be limited in some situations, for example where we are required to retain information to meet legal or regulatory obligations.

There is **no charge** for exercising your data protection rights.

To exercise any of these rights, please contact us at:

We will respond **without undue delay** and usually within **one month**.

Where a request is complex or involves multiple requests, this period may be extended in line with data protection law.

10. How to complain

If you have concerns about how we use your personal information, please contact us first so we can try to resolve the issue.

If you are still unhappy, you have the right to complain to the **Information Commissioner's Office (ICO)**. Complaining to the ICO does not affect your right to take legal action.

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Telephone: 0303 123 1113

Website: <https://www.ico.org.uk/>

11. Marketing communications

We will only send you marketing communications where:

- You have given your consent, or
- We are otherwise permitted to do so under data protection law

You can withdraw your consent or opt out of marketing at any time by contacting us or using the unsubscribe option included in our communications.

Automated decision-making

We do **not** use automated decision-making or profiling that produces legal or similarly significant effects on you.

Acknowledgement

By signing electronically, signing in writing, or otherwise confirming acceptance of this Privacy Notice, you acknowledge that you have received, read and understood how **MRG Private Clients Ltd** uses your personal information.

This acknowledgement does **not** affect your data protection rights and does **not** mean that you are giving consent for us to process your personal information where consent is not required.

We process your personal information in accordance with this Privacy Notice and applicable data protection law.