Landmark Mortgages Limited Privacy Notice

We are **Landmark Mortgages Limited.** This Privacy Notice explains who we are and how we process personal data. It also explains your rights and protections under data protection law.

Our contact details, and details of our group companies, are set out at the end of this Notice.

The types of personal information we process

A lot of the personal information we hold about you helps us to meet our legal and contractual obligations. This includes:

- your name, date of birth and identification details
- information about other people you're financially linked to, e.g. your partner or dependants
- correspondence and contact details
- details about your financial circumstances including your employment, income, expenditure, savings, credit history and financial objectives
- property details and valuations
- account details such when you took out your loan, the amount, its remaining term, and the current balance outstanding
- financial details such as your bank account number and sort code, methods of payment and actual payments made.

We may also collect and use some data which is more sensitive because it's very personal to you. This could include details about your health. We call this special category information and we'll only collect it where we have a good reason to do so and where we have your explicit consent or we have another lawful reason for doing so. (See below under 'Your Rights'). We might also process data about criminal convictions where the law requires us to do so. We've a special policy that sets out how we'll deal with this type of information.

We'll ask for consent to process the details of any third parties you want to access your account.

We also process personal information of people working for organisations that help us manage your account. This includes their contact details. It may include information about the people who own those organisations.

Where we get your data from

We got most of your personal data when you applied for your loan with us. We've updated this information over the course of our relationship with you. In some cases another lender or one of its administrators may have transferred the data to us.

We sometimes get data from third parties to help us service your loan. These third parties include:

- asset managers and field agents
- solicitors
- credit reference agencies
- fraud prevention and law enforcement agencies
- marketing and research agencies.

We make every attempt to keep your personal data up to date, but sometimes we need to engage tracing agents or other firms to help us do this. We may also check open data sources

and public records where we're legally required to do so or where it helps us to administer your loan. We'll only process other data about you where we have a lawful basis for doing so.

Before you provide data relating to other individuals, we'll ask whether you've got the individual's consent to provide that data. If you don't have their consent, please let us know.

How we use your data

We may use your personal data to:

- check your identify and provide a secure online payment facility
- administer you loan in accordance with its terms and conditions
- process payments we receive from you and other transactions on your account
- keep you informed of any changes to your account or relationship with us
- conduct marketing research and to tell you about our products and services
- understand how you are using our online services
- help support you through periods of financial difficulty
- consider applications you make to change the terms of your existing loan
- provide advice to you
- handle any complaints you might have about the quality of service we've provided
- test improvements to our processes and systems
- train our staff
- comply with our contractual obligations; including those we have with third parties in connection with the administration of your account
- oversee any firms we use to provide outsourced services
- manage the risks we face as a business
- comply with our legal and regulatory obligations.

Sharing your data

We may share your personal data with appropriate third parties such as our business partners, suppliers and their sub-contractors. This could include:

- firms acting on our behalf such as field agents, property valuers and asset managers
- tracing agents
- organisations who we believe can help you with any financial difficulties you might be experiencing
- our auditors, legal and tax advisers, and other professional services firms
- our banks, card and payment services providers, and our insurers
- group companies and other firms which have a financial interest in your loan
- credit reference agencies.

Whenever we share your information, we'll always make sure there's an agreement in place which:

- stops them from using your information for anything other than the specific purposes set out in the agreement (like an audit); and
- ensures that all your personal data is kept confidential at all times.

If we sell any mortgages or other loans we may disclose your personal data to a prospective buyer. If a third party ever buys Landmark Mortgages Limited, any personal data held by us about our customers will be transferred to the purchaser. We'll only do this where these firms have agreed to the terms of this Privacy Notice.

We provide information to the following organisations to meet regulatory and legal obligations:

- Financial Conduct Authority (FCA)
- Financial Ombudsman (FOS)
- Information Commissioner's Office (ICO)
- HM Revenue & Customs (HMRC).

We'll also disclose information to trustees in bankruptcy when requested to do so.

We've a legal obligation to disclose any suspicions of money laundering to the National Crime Agency. Under law, we're not permitted to tell you if we've made any disclosures about you or your account. Similarly, we might have to disclose your personal data where we suspect fraud or in response to a request from a law enforcement agency.

There may be occasions where, to defend our legal rights, we've got to disclose information to a third-party who is claiming rights over your property.

Cookies

We also collect data on how you use our website and other online services we provide through third-party suppliers. We use cookies to collect information for analytics purposes and may provide aggregated data to advertisers. The type of information we collect and what we do with this information are explained in our cookie policy. You'll find our cookie policy on the Landmark website and any online tools provided by third-party suppliers which we make available to you.

Credit Reference Agencies

At times we'll supply your personal information to credit reference agencies. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We also exchange information about you with credit reference agencies on an ongoing basis. This includes data about your settled accounts and any debts not fully repaid on time. Credit reference agencies will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

There are three key credit reference agencies that we use. Their Credit Reference Agency Information Notices (CRAINs) provide details on the data they hold (and for how long), the way they use and share your information, how they prevent fraud and protect your data protection rights. Their details can be found below:

- TransUnion: https://www.transunion.co.uk/legal/privacy-centre
- Equifax: equifax.co.uk/crain
- Experian: experian.co.uk/crain

Where we process your personal data

We normally process personal data in the UK only.

Where necessary, in order to manage our business, we may share relevant personal data with our group companies outside the UK, but only where necessary to provide our services and meet our contractual obligations.

Where we do transfer personal data outside of the UK, we'll take necessary steps to ensure that the appropriate safeguards are in place, such as data transfer agreements.

Where we collect details about IP addresses, this data may be transmitted to and stored by Google on servers in the United States. Our online cookie policies explain what happens to your data in such circumstances.

Security of your personal data

We store all the personal data we process securely. The level of security we use is based on the nature of the data concerned and the type of processing undertaken.

Unfortunately, we can't guarantee that information sent via the internet is completely secure. Although we'll do our best to protect your personal data, we can't guarantee the security of your data transmitted to our website and any personal data you provide is at your own risk. Once we've received your information, we'll use appropriate procedures and security features to try and prevent unauthorised access.

With the security of your data in mind, we don't communicate with customers by email, including sending copies of information you've requested. Any such information will be provided by post. If you receive an email claiming to be from us, or you wish to verify whether a communication is genuine, please use the contact methods provided on our website.

Legal reasons for using your data

Data protection law requires us to have one or more of the following reasons for using your information:

1. We need your information to administer your account e.g. holding your payment history to give you a statement. This also includes processing any data you provide with a view to entering into a contract with us.
2. The law says we have to process your information e.g. checking your identity, dealing with a request made by someone with a power of attorney or a trustee in bankruptcy.
3. You've provided us with explicit consent to record and use your information e.g. if you're having health issues that could affect the services we provide, or you agree to take part in customer research.
4. We've a legitimate interest where, on balance, the benefits of us processing your data aren't outweighed by your own right to privacy e.g. for risk management purposes.
5. We're worried there could be an immediate threat to your life e.g. you've collapsed while on the phone to us.

We rely on our legitimate interest to process your personal data in the following situations:

- recording details of tenants you may have in your property
- protecting our interest in your property, including recording details of people we might need to contact (such as your landlord)
- requesting legal advice

- transferring data to the cloud for storage purposes, between group companies, to firms with a financial interest in your loan, or to or from any third-party administrators we use
- using your data to assist in the development and testing of new systems, or to help fix issues with existing systems
- maintaining appropriate cyber security defences
- processing which contributes to your economic well-being where you are unable to provide explicit consent
- using external data to update your personal profile where some of your data is missing
- undertaking quality assurance and training staff so that we can provide a better service
- assessing whether you're likely to repay your loan (after the end of the loan contract)
- segmenting our customer portfolio to develop appropriate contact and treatment strategies
- using a marketing agency to write to you to see whether you want to take part in research
- operational reporting and the production of internal governance papers.

How long we keep your personal data

We'll only keep your personal data for as long as it's necessary. When we no longer have a valid reason for keeping your personal data we'll delete it. Where we can't do this, we'll ensure your data is put beyond use.

In practice we'll generally hold your data for as long as you remain our customer and for a period of up to 7 years after your account is closed. We may need to hold some of your data for longer than this for legal or regulatory purposes.

Your rights

You've the following rights in relation to our processing of your personal data:

- to be informed about how we process your personal data
- to request access to your personal data
- to request that incorrect personal data is corrected
- to object to your data being processed on the basis of our legitimate interest
- to request certain information in a portable format
- to request us to erase your personal data.

Please note that your ability to exercise these rights depends on our reason for processing your data.

Where we're processing data on the basis of your prior and explicit consent, you may withdraw your consent. Where you do this, we'll make every effort to delete this data but this may not always be possible. Where this is the case, we'll not use the data in question unless we have another lawful basis for doing so. Also, where we're processing your personal data for marketing purposes, you've a right to object to that processing.

You've the right to request that a human is involved when making decisions (including profiling) about you.

You also have the right to complain to the ICO if you're not satisfied with the way we've handled a data protection related complaint you made.

Children

We don't provide services directly to children or proactively collect data about children. But sometimes customers give us information about children when they get in touch with us. This Notice applies to children as well as adults.

Data controllers

Landmark Mortgages Limited is the data controller under this Notice. This means that we decide the purpose of processing for your data (except where we've explained otherwise). Some of the data we process is also controlled by other organisations. In such cases we're both joint data controllers. Where we're acting as a joint data controller, we'll ensure that arrangements are in place to define our responsibilities and those of the other data controller.

Group companies

Landmark Mortgages Limited's immediate parent is Landmark Bidco Limited whose registered office is 5 Churchill Place, 10th Floor, London, E14 5HU and whose parent Company in the United Kingdom is Landmark Holdco Limited. Landmark Holdco Limited prepares consolidated financial statements for the United Kingdom group which includes Landmark Mortgages Limited and Landmark Bidco Limited. Both companies are private limited companies incorporated and domiciled in the United Kingdom. Landmark Holdco Limited is the smallest and largest company in which the accounts are consolidated.

The entire issued share capital of Landmark Holdco Limited is held by the legal intermediate parent company, Cerberus European Residential Holdings B.V., formerly known as Promontoria Holding 144 B.V., a company incorporated in the Netherlands.

The ultimate parent and ultimate controlling company is Promontoria Europe Investments 83 LDC whose registered office is Intertrust Corporate Services (Cayman) Limited, 190 Elgin Avenue, George Town, Grand Cayman KY1-9008 in the Cayman Islands.

Promontoria Europe Investments 83 LDC is owned by certain investment funds managed and advised by Cerberus Capital Management L.P. a global investment manager headquartered in New York City, USA and registered with the United States Securities and Exchange Commission.

Landmark Mortgages has outsourced customer administration services to Odyssey Mortgage Services Limited, which is a business unit of Pepper Advantage UK and trades under the Pepper brand. We also use Computer Systems Integration Limited (CSI) to provide technology services.

Our staff

We've a separate Employee Privacy Notice for anyone who works for us.

Contacting us

To exercise any of the rights set out above you should contact us. Our contact details are:

Landmark Mortgages Limited
PO Box 115
Skipton
BD23 9FE

Contact: The Data Protection Officer
Phone: 0330 159 7152
Email: compliance@landmarkmortgages.org.uk

If you've any complaints about the way we've processed your data, please contact us first so we can try to resolve your complaint. If we're unable to resolve your complaint to your satisfaction, you've got the right to raise your complaint with the Information Commissioner's Office (ICO).

Contacting the regulator

The ICO is the supervisory authority in the UK and can provide further information about your rights and our obligations in relation to your personal data. You can contact the ICO using the following details:

Helpline: 0303 123 1113
Website: https://ico.org.uk/

Updates to this Notice

Any changes we make to our Privacy Notice in the future will be uploaded to the Landmark Mortgages Limited website. Please check back frequently to see any updates or changes to our Privacy Notice.

We may also write to you about any changes to our Privacy Notice in the future if it is appropriate.

Date of this Notice

This Notice was last updated on 21 July 2026.