Privacy Policy

Coreco Specialist Finance. Registered Office: Suite B, Unit 8, 327 Southchurch Road, Southend-On-Sea, Essex SS1 2PE. Registered in England Number: 06851546

Coreco Commercial is a trading style of Coreco Specialist Finance.
Coreco Specialist Finance Limited is the data controller responsible for your personal data and is authorised and regulated by the Financial Conduct Authority FRN 727005.

Coreco Specialist Finance has not appointed a Data Protection Officer as we are not required to do so under applicable legislation. Our data protection contact for any queries is Emma Hiley, Specialist Compliance Manager, emma.hiley@coreco.co.uk.

Coreco Specialist Finance Limited is part of the OneDome Group. Your personal data may be shared with other companies within the OneDome Group where necessary to provide our services, for regulatory oversight, for compliance monitoring, or for other legitimate business purposes. Where your data is shared within the group, each entity will process it in accordance with its own privacy notice and applicable data protection legislation.

Coreco Specialist Finance is known in this document as “Coreco”, “we” and “us”

We comply with applicable UK data protection legislation, including the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Where applicable we also comply with the EU General Data Protection Regulation (EU GDPR).

This Privacy Policy explains what personal data we collect, how and why we use it, who we share it with, how long we keep it and your rights in relation to your personal data.

The personal data we collect about you

Personal data collected, used, stored and transferred by us may include:

- **Identity Data** including forenames, last name, maiden name, date of birth, gender, marital status, and username or similar identifier
- **Contact Data** including home address, email address and telephone numbers
- **Financial Data** including banks statements, payment card details, savings, debts such as loans and credit cards, income & expenditure, employer & pension benefits, and other assets
- **Special Category Data** where relevant, including health or medical information, political opinions and trade union membership information. We will only process Special Category Data where permitted by law and

where an appropriate condition under article 9 of the GDPR applies, such as your explicit consent where required.

- **Transaction Data** including payments made for products and services you have purchased from us
- **Technical Data** including internet protocol (IP) address, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices used to access the Coreco website
- **Profile and Usage Data** including purchases made by you, feedback and survey responses, and how you use our website, products and services
- **Marketing and Communications Data** including your preferences in receiving marketing from us and our business partners and your communication preferences

How do we collect your personal data?

Personal data is collected by us using the following methods:

- **Direct interactions** with an adviser in person, by post, phone (including call recordings and voicemail), email, videoconferencing or otherwise when sourcing and applying for mortgage or protection products, processing Identity, Contact and Financial categories of personal data.
- **Automated technologies** or interactions with our website, by using the web enquiry form or the Find A Mortgage function, processing Identity, Contact, Financial and Technical categories of personal data.
- **Third parties** or publicly available sources (processing Identity, Contact and Financial categories of personal data) such as:
- **Estate agents** with whom you may be interacting, but only with your consent;
- **New home builders**, as a legitimate interest of the builder in order to assess affordability for the property;
- **Enquiries** you may perform on third-party mortgage sourcing websites.
- **Your financial information** from your bank available via Open Banking with your consent

How do we use your personal data?

We use your personal data in the following circumstances, unless we reasonably consider that we need to use it for another reason and it is compatible with the original purpose. Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

Purpose/Activity	Type of Data	Lawful Basis for Processing
To initially engage with you to discuss your requirements	• Identity • Contact • Enquiry details • Communication records	Consent, where consent is required. Where you ask us to take steps towards providing a mortgage product we may also rely on the lawful basis or taking steps at your request before entering a contract.
To source products, provide indicative quotes and process your application for a mortgage	• Identity • Contact • Financial • Employment details • Property information • Credit related information	Processing is necessary to take steps at your request before entering into a contract or to perform a contract with you. We may also process information where necessary to comply with our legal and regulatory obligations
To comply with legal and regulatory requirements, including identity and anti-money laundering checks	• Identity • Contact • Communication records • Service history • Feedback Data	Legal obligation and where applicable, legitimate interests

To manage our relationship with you including customer service reviews and surveys	• Identity • Contact • Communication records • Service History • Feedback Data	Contract, legal obligation or legitimate interests, depending on the particular processing activity. Where consent is required, we will ask for it.

To contact you about reviewing your existing mortgage needs	• Identity • Contact • Product & Service History • Marketing preferences	Legitimate interests where permitted by law and where required, consent. We will provide an appropriate opportunity to opt out of direct marketing.
To perform an affordability assessment	• Financial data • Income Details • Employment Information • Expenditure Data • Credit Related Information • Property Information	Legitimate interests of Coreco and where applicable, the relevant estate agent or new home builder where processing is necessary to assess affordability and process the property transaction
To administer and protect our business and our website	• Identity • Contact • Technical data (IP address • Usage Data • Security Logs	Legitimate obligation and legitimate interests, including maintaining our systems, preventing fraud, protecting network security and administering our business
To analyse website usage and improve our products, services and customer experience	• Technical Data • Usage Data • Cookies & Tracking Data • Device Information • Anonymised analytics data	Legitimate interests where permitted. Where consent is required, including for certain cookies or similar technologies, we will obtain consent before carrying out relevant processing
To use AI and for document validation, identity verification, affordability analysis, product identification and service improvement	• Identity data • Contact Data • Financial Data • Application Data • Document Data • Usage Data • Any Data necessary for verification, analysis or service delivery	Legitimate interests where processing is necessary for the specific purposes described. Where processing involves Special Category Data or where consent is required, we will obtain or rely on an appropriate lawful basis. A Legitimate Interest Assessment has been carried out for AI processing activities.

To respond to case enquiries and input to & defend against complaints	• Identity • Contact • Profile & Usage • Transaction • Marketing & Comms	To comply with a legal obligation Necessary for our legitimate interests (to ensure that complaints can be responded to accurately)

Changes to our Privacy Notice

We keep our Privacy Notice under regular review and we will place any updates on this web page. This Privacy Notice was last updated on 12th August 2026. Historic versions can be obtained by contacting us.

Use of AI and Automated Decision Making

We may use Artificial Intelligence (AI), automated systems and other technology to help us provide and improve our services. This may include helping us to;

- Review and validate documents you provide
- Confirm or verify your identity
- Analyse information relevant to your mortgage or protection requirements
- Assess affordability
- Identify suitable products
- Improve our website, services and customer communications
- Identify opportunities to contact existing customers about reviewing their mortgage needs

Where these systems process your personal data, we will ensure that there is an appropriate lawful basis for the processing.

We do not currently make decisions based solely on automated processing that have legal or similarly significant effects on you. Where automated systems produce results that may affect the services we provide, those results are reviewed by our advisers or administrative staff where appropriate.

Marketing communications

We may contact you about your mortgage, protection and related products and services where permitted by law.

Where we require your consent to send direct marketing, we will ask you to provide that consent. You can withdraw your consent or opt out of marketing communications at any time by contacting our Compliance team at marketing@coreco.co.uk or by using the unsubscribe option included in our marketing communications.

Withdrawing your consent or opting out of marketing will not affect the lawfulness of processing carried out before you withdrew your consent.

We do not sell your personal information or pass your personal information to third party organisations for their own direct marketing purposes.

Data Security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. We also limit access to your personal data to only those Coreco staff, advisers, business partners and suppliers who have a business need to know. They will only process your personal data on our instructions, and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

Cookies and Similar Technologies

Our website uses cookies and similar technologies. Some cookies are necessary for the website to operate, while others may be used for purposes such as analytics, measuring website performance and understanding how visitors use our website. Where required by law, we will ask you for consent before placing or assessing non-essential cookies on your device. You can change or withdraw your cookie preferences at any time using our cookie settings tool or your browser settings. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly.

Website Third-party links

Our website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy policies. When you leave our website, we encourage you to read the privacy notice of every website you visit.

Sharing of personal data outside of the United Kingdom

Some of our external suppliers are based overseas and may process your personal data outside the United Kingdom. In such cases data is transferred under conditions to provide protection to personal data equivalent to UK Data Protection standards. This includes the use of standard contractual clauses in contracts with external suppliers to provide the same level of protection for personal data as it has in the UK.

Who we disclose personal data to

Your personal data may be shared with third parties for the following purposes:

Type of Recipient	Reason
Within Coreco	It may be necessary to share your personal data between Coreco advisers and staff in order for suitably qualified individuals to source relevant products and services, provide advice, or to re-engage with existing clients regarding their ongoing needs.
OneDome Group Companies	Where necessary to provide our services, for regulatory oversight, compliance monitoring, and for legitimate business purposes. Each group company will process your data in accordance with its own privacy notice and applicable data protection legislation.
Lenders & Sourcing Platforms	To source and submit applications in order to conclude the contract for the mortgage/protection application and the ongoing servicing of these contracts
External Suppliers	Specialist IT system providers to facilitate the sourcing of products, to provide continuing advice, to inform you about relevant products and services, and to request feedback on customer service standards. It may also be necessary to share your personal information with non-affiliated companies who perform support services on our behalf including those that provide professional, legal or accounting advice to Coreco.
Housing Associations & Registered Providers	If applicable, to confirm your identity / proof of deposit to the Housing Association / Registered Provider with whom you are interacting, to provide updates on the progress of your application and to provide a copy of the mortgage offer to support your application.
Solicitors & Conveyancers	To update the firm of solicitors / conveyancers with whom you are interacting about the progress of your application and confirm your identity / proof of deposit.
Estate Agents/new home builders	We may share information about the progress of your application with estate agents and home builders with whom you are interacting
ID Verification & Licenced Credit Agencies	For the purpose of confirming your identity to comply with Anti Money Laundering requirements and to perform a credit assessment to assess your eligibility; to obtain a Lenders Decision In Principle; and as part of a full application
Regulators and law enforcement	Sharing information may be necessary to fulfil our legal obligations as a regulated firm. This includes sharing data with the Financial Conduct Authority (FCA), the Financial Ombudsman Service (FOS), the Financial Services Compensation Scheme (FSCS), the National Crime Agency (NCA) for suspicious activity reporting, the Information Commissioner's Office (ICO), and other law enforcement or regulatory authorities as required by law. .

Others	Third parties to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses, then the new owners may use your personal data in the same way as set out in this privacy notice.

These companies are required to ensure appropriate security measures are in place and maintain the confidentiality of your personal data, and to use your personal data only in the course of providing such services and in accordance with Coreco instructions.

How long is your personal data retained?

We only retain your personal data for as long as necessary for the purposes for which it was collected, including meeting our legal, regulatory, accounting and reporting obligations and establishing exercise or defend legal claims.

The retention periods below are our standard retention periods. Different periods may apply to particular types of information where required by law, regulation or where there is an ongoing complaint, dispute or legal claim.

At the end of the applicable retention period, personal data will be securely deleted or anonymized so that it can no longer be used to identify you.

The table below outlines how long data is retained, and depends on the reason the personal data is used for:

Purpose of processing	Retention
Enquiry date obtained from third parties (Estate Agents, websites) that do not result in an application for a mortgage or protection product	2 years from the date the enquiry was received from the introducer
Affordability assessments for new build property	2 years from Decision in Principle if affordability check does not proceed to a full mortgage application
Withdrawn, stalled, incomplete failed mortgage/protection applications	2 years from the date the latest application was started
Successful mortgage	For the full mortgage or protection policy term plus a further 6 years or where the original mortgage term is not recorded, data will be retained for a period of up to 15 years from the last point of contact, after which it will be reviewed and securely deleted unless there is a continuing legal or regulatory reason to retain it.

Your legal rights regarding your personal data

After these retention periods if there is no other on-going client relationship your personal data will either be securely deleted or anonymised so that it can be used for statistical purposes but without any method of identifying you individually.

You have the right to:

- **Request access** to your personal data. This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

- **Request correction** of the personal data. This enables you to have any incomplete or inaccurate data corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Request erasure** of your personal data. This enables you to ask us to delete personal data where there is no good reason for us continuing to process it. You can also to ask us to delete your personal data where you have successfully objected to the processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to delete the data for specific legal reasons which will be notified to you, if applicable, at the time of your request.

- **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
- **Request restriction** of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Request the transfer** of your personal data to you or to a third party. We will provide you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw consent** at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

EU Citizens

Clients who reside within the European Union retain their data subject rights under the EU General Data Protection Regulation. EU-based clients with queries regarding how we process their data can contact us on marketing@coreco.co.uk

Questions

If you have any questions or complaints relating to how we use your personal data, or if you wish to exercise any of your rights regarding your personal data, please contact the Specialist Compliance Manager, Emma Hiley, by emailing emma.hiley@coreco.co.uk or by writing to us. We will respond to your request within one month of receiving it. Where your request is complex or you have made a number of requests, we may extend the response period by up to a further two months. If this applies, we will tell you within one month of receiving your request. We may need to ask you for information to verify your identity before dealing with your request.

What if I am still not satisfied?

If you are not satisfied with how Coreco has responded to your enquiry, you have the right to complain to the Information Commissioner's Office (ICO), who is the regulator for data protection in the United Kingdom.

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Helpline number: 0303 123 1113