ritemortgages

Data protection

Privacy Notice

How we collect, use and protect the personal information you trust us with.

0141 339 7050

info@ritemortgages.co.uk

www.ritemortgages.co.uk

350 Glasgow Harbour Terraces, Glasgow

G11 6EG

Rite Mortgages is a trading style of Rite Wealth Ltd, authorised and regulated by the Financial Conduct Authority (FRN 622187).

November 2026

Your information, and what we do with it

We take data privacy seriously. This notice explains what personal information we collect about you, why we need it, who we share it with, and the rights you have over it.

If you're reading this on our website, read it alongside our website terms. If you're a client, read it alongside your Client Agreement.

What personal data means

Under UK data protection law, personal data is any information relating to an identified or identifiable living person: someone who can be recognised directly or indirectly, by name, an identification number, location data, an online identifier, or factors specific to them.

In practice, that covers most of what we hold about you: your name and contact details, date of birth, family circumstances, income and spending, pensions, investments, property and liabilities, and the objectives you've told us about.

What we collect, and how

We collect information when you engage us for financial planning, mortgage or estate planning services, in person, by phone, by video call, by email or through our website.

We also collect information when you register for an event, download a guide, complete an enquiry form, leave feedback, or are introduced to us by an existing client or a professional such as an accountant or solicitor.

While advising you, we may also get information from third parties: your existing providers and lenders, identity verification agencies, and your other professional advisers where you've asked us to deal with them.

When you submit personal information through our website, you consent to it being collected, used and disclosed as described in this notice.

Why we need it

The main basis on which we process your data is the performance of our contract with you. The information we hold is essential to the services you've asked for. Without it we couldn't advise you or meet our legal and regulatory obligations.

We also process data where we have a legitimate interest, for example keeping our systems secure, improving our services and defending a claim, and where the law requires us to.

Where we need special category data, most often about your health, we'll ask for your explicit consent.

Calls to and from us are recorded and may be monitored for accuracy, security and the protection of both parties. Meetings are recorded, with your consent, so that instructions are captured and acted on correctly.

How we use the information

We use the information to provide the services you've engaged us for, and also:

- to prepare, deliver and review your financial plan and our recommendations;
- to process your instructions accurately and efficiently;
- to keep you updated on your case;
- to keep your plan relevant as your circumstances change;
- to tell you about events, updates and other services that may interest you, unless you ask us not to;
- to carry out compliance checks and file reviews that maintain the quality of our advice;

- to support the training and development of our team;
- to meet our obligations on financial crime and anti-money laundering; and
- to establish, exercise or defend a legal claim.

Who we may share it with

If you agree, we may email you about other services we think may interest you. If you'd rather we didn't, email info@ritemortgages.co.uk or write to us and we'll stop.

To deliver our services we may pass your details to third parties, including product providers, platforms and lenders; our compliance and paraplanning support; our technology and secure storage providers; identity verification agencies; and the legal firms who draft wills and trusts on your instruction.

Within our group, your information may be shared between Rite Wealth, Rite Mortgages and Rite Home where that's needed to provide the advice you've asked for. Rite Mortgages is a trading style of Rite Wealth Ltd.

Where a third party processes your data, we put a contract in place setting out the nature and purpose of the processing, placing them under a duty of confidence, and requiring them to act only on our written instructions.

Where personal data has to be sent to a third party, we protect it in transit, for example with encryption or password protection.

To meet our obligations on preventing money laundering and other financial crime, we may send your details to third-party agencies for identity verification.

We'll also disclose information where the law, a court, or the Financial Conduct Authority or another regulator requires it.

We do not sell your personal data, and we never will.

How long we keep it

In principle, your data shouldn't be held for longer than our contract for services requires. However, we must keep records for minimum periods set by our regulators, and may keep data longer where it may be needed to defend a claim.

You have the right to ask us to delete your personal data. We'll comply as far as our regulatory obligations and legitimate interests allow.

In any event, we won't keep your personal data for longer than is reasonably necessary once our relationship with you has ended.

Accessing the information we hold

You have the right to ask for a copy of the information we hold about you. Email or write to us using the details at the end of this notice. We'll respond within one month.

Where your data is processed by automated means, you have the right to ask us to move it to another organisation.

We must keep your information accurate and up to date, so please ask us to correct or remove anything you believe is wrong.

You may also object to certain processing, and ask us to restrict how we use your data while a question about it is resolved.

Marketing

We'd like to send you invitations to our events and webinars, market and Budget updates, and information about services that may be relevant to you. If you agree, you can opt out later at any time.

You can stop us contacting you for marketing at any time by using the unsubscribe link in any email, or by calling, emailing or writing to us. We'll still contact you about matters we're handling for you.

Cookies

Our website only uses analytics and advertising cookies if you agree to them. Our cookie policy explains which cookies we use and how to change your choice.

Other websites

Our website links to other sites. This notice applies only to ritemortgages.co.uk, so when you follow a link elsewhere, please read that site's own privacy policy.

Our legal basis for processing

Our legal basis depends on the information concerned and the context in which we collect it. Where we ask for information to comply with a legal requirement, to perform our contract with you, or with your explicit consent, we'll make that clear at the time and tell you whether it's mandatory and what happens if you don't provide it.

Where we rely on our legitimate interests, or those of a third party, we'll make clear at the time what those interests are. If you have any question about the basis on which we hold your data, please contact us.

When we record communications

We, and people acting for us, may record and monitor communications between our staff and you, including phone calls on landlines and mobiles, email, instant messaging and other electronic communications.

Calls are recorded for training and regulatory purposes. As a regulated financial adviser, the law requires us to record certain communications, and we also record and monitor them for quality assurance and training. Where a recording is used for training or quality purposes we'll ask for your consent. If you don't give it, we can still record where the law requires us to, and will use those recordings only for that purpose.

Credit reference and fraud prevention agencies

We may share your personal information with credit reference and fraud prevention agencies so we can make the best possible assessment of your financial situation before deciding whether we can provide our services. We're also required to give these agencies information so they can update their records, which they may share with other organisations.

In some circumstances we'll receive information about you from those agencies, such as the products and services you've applied for, the lenders and finance organisations you have or had agreements with, the amounts advanced and repaid, and whether repayments were made on time and in full. It's in our legitimate interests to process this information.

We may also share information with other financial institutions and regulators for money laundering checks, credit risk reduction, and preventing and detecting fraud and other crime.

Letters of authority

We may ask you for letters of authority so we can get information about you from your existing providers. A letter of authority lets a provider release policy and plan details to us. It doesn't let us give instructions on your behalf.

Details of your dependants

We may hold the name, address and date of birth of your dependants, so that we can provide services that involve or affect them. Dependants may be adults or children. Where a dependant is an adult, please make sure you have their permission before giving us their personal information.

If our business is sold

If we intend to sell any part of our business or its assets, or substantially all our assets are acquired by a third party, your personal information could form part of the assets sold. If so, we'll require the buyer to use your information only for the purposes in this notice.

We will never rent or sell your personal information other than as part of a sale of our business.

Our use of artificial intelligence

We use artificial intelligence tools to help us work accurately and efficiently. This includes software that helps draft, review or check documents, tools that produce transcripts or summaries of calls and meetings, and systems that support our administration and compliance checks.

Where AI tools process personal data for us, that may include any of the categories in this notice, and in some cases special category data where it comes up naturally in a meeting. We only use AI this way where it's necessary to deliver our services to you.

Our lawful basis is the same as set out earlier: principally the performance of our contract with you, together with our legal and regulatory obligations. Where special category data is involved, we rely on your explicit consent, given when the data is collected.

Human oversight of AI

We don't use AI to make any decision about you that would have a legal or similarly significant effect without meaningful human involvement. A member of our team reviews any output from an AI tool before it's relied on. You won't be subject to a decision based solely on automated processing under Article 22 of the UK GDPR.

AI providers and data transfers

Some of the AI tools we use are supplied by third-party software companies. Where that's the case, our contracts require them to protect your personal data, act only on our instructions, and comply with UK data protection law.

Where a provider is based outside the UK, we make sure appropriate safeguards are in place before your data is transferred, such as the UK's International Data Transfer Agreement or a relevant adequacy decision.

AI-generated transcripts and summaries are kept in line with the retention periods in this notice. Your rights under this notice apply equally to data processed using AI tools. If you'd prefer a call or meeting not to be processed this way, please tell us.

If you're unhappy with how we handle your data

Please raise it with us first. We'd rather put something right than have you take it elsewhere unresolved.

You also have the right to complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone 0303 123 1113. Website ico.org.uk. Rite Wealth Ltd is registered with the ICO under reference ZA064759.

Your rights and your consent

You have the right to ask us to move, copy or transfer your personal data to another organisation, where the data is processed by automated means and you provided it under a contract or with your consent.

Where we process your data with your consent, you can withdraw that consent at any time by contacting us. This doesn't affect processing carried out before you withdrew it, or processing on another lawful basis, for example where the law or our regulator requires us to keep records of the advice we've given.

You also have the rights described earlier: access, correction, erasure, objection and restriction, and the right to complain to the Information Commissioner's Office.

Changes to this notice

We keep this notice under regular review and may update it to stay compliant with law and regulation or to reflect changes in how we work. If a change materially affects you, we'll tell you directly. The current version is always available on request and at www.ritemortgages.co.uk.

Contact us about your data

For any question about this notice or how we process your information, contact Scott Farrell at Rite Wealth Ltd, 350 Glasgow Harbour Terraces, Glasgow G11 6EG, email info@ritemortgages.co.uk or call 0141 339 7050.

Your consent to us processing special category personal data

We can only process special category personal data, mainly information about your health, with your explicit consent. You may choose not to give it. If you don't, we may not be able to advise you fully on certain products and services, a provider may reject your application, or the quotes you receive may be higher. This applies particularly to health and life insurance.

Do you consent to us processing special category personal data?

☐ Yes ☐ No

Tick any way you'd rather we didn't contact you

☐ Email ☐ Post ☐ Text
☐ Phone

Client name

Date

Client signature

Second client signature

ritemortgages

Telephone

0141 339 7050

Email

info@ritemortgages.co.uk

Office hours

Monday to Friday, 9am to 5pm

Web

www.ritemortgages.co.uk

Office

350 Glasgow Harbour Terraces
Glasgow G11 6EG

Rite Mortgages is a trading style of Rite Wealth Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN 622187). You can check this on the Financial Services Register at register.fca.org.uk or by calling the FCA on 0800 111 6768.

Rite Wealth Ltd is registered in Scotland (SC471458). Registered office: 350 Glasgow Harbour Terraces, Glasgow, G11 6EG. Rite Wealth Ltd is a data controller registered with the Information Commissioner's Office (ZA064759) under UK GDPR and the Data Protection Act 2018.

The information in this document is subject to the UK regulatory regime and is aimed at customers in the UK.

If you're not satisfied with our response to a complaint, you may be able to refer it to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 or 0300 123 9123. www.financial-ombudsman.org.uk

RM-Nov26-01