

Generated privacy notice - general business

TMG Direct limited customer privacy notice

This privacy notice tells you what to expect us to do with your personal information.

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Contact details

Post

TMG Direct Limited, 27 Bridgegate, , ROTHERHAM, South Yorkshire, S60 1SN, GB

Telephone

01709 242927

Email

Compliance@themoney-group.co.uk

What information we collect, use, and why

We collect or use the following information to **provide services and goods, including delivery**:

- Names and contact details
- Addresses
- Date of birth

- Payment details (including card or bank information for transfers and direct debits)
- Credit reference information
- Health information (including dietary requirements, allergies and health conditions)
- Account information
- Website user information (including user journeys and cookie tracking)
- Call recordings
- Identification documents
- Information relating to compliments or complaints

We also collect or use the following special category information to **provide services and goods, including delivery**. This information is subject to additional protection due to its sensitive nature:

- Genetic information
- Health information

We collect or use the following information to **prevent, detect, investigate or prosecute crimes**:

- Names and contact information
- Customer or client accounts and records
- Call recordings
- Financial transaction information

We also collect or use the following special category information to **prevent, detect, investigate or prosecute crimes**. This information is subject to additional protection due to its sensitive nature:

- Health information

We collect or use the following information for **service updates or marketing purposes**:

- Names and contact details
- Addresses
- Marketing preferences
- Call recordings

We collect or use the following information to **comply with legal requirements**:

- Name
- Contact information
- Identification documents
- Financial transaction information
- Any other personal information required to comply with legal obligations

We also collect or use the following special category information to **comply with legal requirements**. This information is subject to additional protection due to its sensitive nature:

- Health information

We collect or use the following personal information for **dealing with queries, complaints or claims**:

- Names and contact details
- Address
- Customer or client accounts and records

- Financial transaction information

We also collect the following special category information for **dealing with queries, complaints or claims**. This information is subject to additional protection due to its sensitive nature:

- Health information

Lawful bases and data protection rights

Under UK data protection law, we must have a “lawful basis” for collecting and using your personal information. There is a list of possible [lawful bases](#) in the UK GDPR. You can find out more about lawful bases on the ICO’s website.

Which lawful basis we rely on may affect your data protection rights which are set out in brief below. You can find out more about your data protection rights and the exemptions which may apply on the ICO’s website:

- **Your right of access** - You have the right to ask us for copies of your personal information. You can request other information such as details about where we get personal information from and who we share personal information with. There are some exemptions which means you may not receive all the information you ask for. [Read more about the right of access.](#)
- **Your right to rectification** - You have the right to ask us to correct or delete personal information you think is inaccurate or incomplete. [Read more about the right to rectification.](#)
- **Your right to erasure** - You have the right to ask us to delete your personal information. [Read more about the right to erasure.](#)
- **Your right to restriction of processing** - You have the right to ask us to limit how we can use your personal information. [Read more about the right to restriction of processing.](#)
- **Your right to object to processing** - You have the right to object to the processing of your personal data. [Read more about the right to object to processing.](#)
- **Your right to data portability** - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you. [Read more about the right to data portability.](#)
- **Your right to withdraw consent** – When we use consent as our lawful basis you have the right to withdraw your consent at any time. [Read more about the right to withdraw consent.](#)

If you make a request, we must respond to you without undue delay and in any event within one month.

To make a data protection rights request, please contact us using the contact details at the top of this privacy notice.

Our lawful bases for the collection and use of your data

Our lawful bases for collecting or using personal information to **provide services and goods** are:

- Contract – we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.
- Legitimate interests – we’re collecting or using your information because it benefits you, our organisation or someone else, without causing an undue risk of harm to anyone. All of your data protection rights may apply, except the right to portability. Our legitimate interests are:
 - We have a legitimate interest in collecting and using personal information to provide and support our mortgage, protection and related financial services. This allows us to respond to enquiries, understand customer needs, progress applications, liaise with lenders and insurers, maintain accurate records, monitor service quality, and support fair customer outcomes. We only use information that is necessary and proportionate for these purposes, restrict access to those who need it, and handle it securely. We have balanced our interests against the rights and freedoms of individuals and do not consider that our use of their information creates an unfair or unexpected impact.

For more information on our use of legitimate interests as a lawful basis you can contact us using the contact details set out above.

Our lawful bases for collecting or using personal information to **prevent, detect, investigate or prosecute crimes** are:

- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Our lawful bases for collecting or using personal information for **service updates or marketing purposes** are:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- Legitimate interests – we’re collecting or using your information because it benefits you, our organisation or someone else, without causing an undue risk of harm to anyone. All of your data protection rights may apply, except the right to portability. Our legitimate interests are:

- We may send service updates or relevant information about mortgage, protection or related services where this is necessary for our legitimate interests, provided this does not override the rights and freedoms of the individual.

For more information on our use of legitimate interests as a lawful basis you can contact us using the contact details set out above.

Our lawful bases for collecting or using personal information for **legal requirements** are:

- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Our lawful bases for collecting or using personal information for **dealing with queries, complaints or claims** are:

- Legal obligation – we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.
- Legitimate interests – we’re collecting or using your information because it benefits you, our organisation or someone else, without causing an undue risk of harm to anyone. All of your data protection rights may apply, except the right to portability. Our legitimate interests are:

- We rely on legal obligation and legitimate interests when collecting or using personal information to deal with queries, complaints or claims. We rely on legal obligation where we are required to handle complaints, maintain complaint records, respond to regulators or the Financial Ombudsman Service, and meet our obligations under financial services regulation. We rely on legitimate interests where we need to respond to queries, investigate concerns, resolve service issues, defend or manage claims, identify recurring problems, and improve the quality of our services. We only use information that is necessary and proportionate for these purposes, restrict access to those who need it, and consider the rights and freedoms of the people involved.

For more information on our use of legitimate interests as a lawful basis you can contact us using the contact details set out above.

Where we get personal information from

- Directly from you
- Publicly available sources
- Credit reference agencies

How long we keep information

[Paste your retention schedule here.]

For more information on how long we store your personal information or the criteria we use to determine this please contact us using the details provided above.

[You said you had a retention schedule, but it wasn't available online. You can paste it above - you must not publish the privacy notice without it.]

Who we share information with Others we share personal information with

- Insurance companies
- Professional or legal advisors
- Financial or fraud investigation authorities
- Relevant regulatory authorities
- External auditors or inspectors
- Organisations we're legally obliged to share personal information with
- Suppliers and service providers
- Other relevant third parties:
 - Lenders, insurers, mortgage clubs, IT/system providers, advisers/ARs, professional advisers, auditors, regulators, HMRC, FOS, FSCS, fraud agencies and other parties needed to provide our services.

How to complain

If you have any concerns about our use of your personal information, you can make a data protection complaint to us:

Email: Complaints@themoney-group.co.uk

Telephone: 01709 242927

Post: 27 Bridgegate, Rotherham, South Yorkshire, S60 1SN

If you remain unhappy with how we've used your data after raising a complaint with us, you can also complain to the ICO.

The ICO's address:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Helpline number: 0303 123 1113

Website: <https://www.ico.org.uk/make-a-complaint>

