

Privacy Notice – CT Capital Limited – Complaint Handling

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The privacy and security of your personal information is very important to us. We want to assure you that your information will be properly managed and protected whilst in our hands. This privacy notice explains how we use any personal information we collect about you when we investigate and administer your complaint.

Who we are and how to contact us

CT Capital Limited (formerly known as CT Capital PLC and Central Trust PLC) is responsible for investigating complaints relating to loans, mortgages and Payment Protection Insurance (PPI) contracts sold by it or its former Appointed Representatives.

Address: CT Capital Limited, 25-27 Surrey Street, Norwich NR1 3NX
Telephone: 01603 896890
Email: ppicomplaints.admin@ctcapital.co.uk

CT Capital Limited is authorised and regulated by the Financial Conduct Authority under number 303371. Registered in England under Company number 2168047.

Using your personal information

So that we can investigate and administer your complaint it is necessary for us to collect, deal with and hold personal information about you. We will only use your personal information for the purposes of investigating and responding to your complaint. This personal information may include information:

- that we already hold about you;
- that you give (or someone acting for you gives) to us when making your complaint or in responding to our further enquiries; and
- that we obtain from other companies involved in providing you with your loan or mortgage and/or PPI such as your broker, lender and PPI insurer.

This information may include:

- Basic personal details, such as your name, address, date of birth, email address and telephone number(s);
- Information gathered at the time you applied for your loan or mortgage and/or PPI, such as your employment details, income, outgoings, employee benefits, property owned or to be acquired, other loans and mortgages, credit history and health information;
- Your loan or mortgage payment history and/or information about any claims you may have made under your PPI insurance; and
- The content of letters and other documents issued to you in connection with your loan or mortgage and/or PPI.

Sharing your personal information

We may share your personal information with:

- a third party that we believe has your written authority to act on your behalf, such as a claims management company, solicitor or someone else helping you with your complaint;
- your lender and/or PPI insurer (so that we can obtain further information from them about your loan or mortgage and/or PPI to assist us in the investigation of your complaint);
- our legal advisers; and, if they so request
- our regulator (the FCA).

If we do not resolve your complaint to your satisfaction, we may also share your personal information with the Financial Ombudsman Service and as required by any legal or dispute resolution process.

We will not sell your personal information or use it to contact you about other products and services.

We will not share your personal information with any other third party except to prevent fraud and/or if we are legally required to do so.

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Legal basis for processing your personal information

The law says that we are only allowed to use your personal information if we have a proper reason to do so. The law says that we must have one or more of these reasons:

- To fulfil a contract we have with you;
- When it is our legal duty;
- When it is in our legitimate interest; and
- When you consent to it.

When we process your personal data it will be on the basis that we have a legitimate interest in doing so in order to fully investigate and respond to the complaint you have made (unless we are fulfilling a legal duty).

Right to object

You have the right to object to us processing your personal information, but we may not agree to this.

If you object to us processing your personal information but do not withdraw your complaint we may continue to process your information in order to protect our legitimate interest of investigating and responding to the complaint you have made.

How to update or correct your personal information

If you believe that any of the data we hold about you is wrong or incomplete you have the right to have it amended. Please contact us if you want us to do this.

How to get a copy of your personal information

You have the right to request a copy of some or all of the personal information we hold about you. Please contact us if you would like to do this.

Retaining and storing your personal data

We store your data on our secure servers in the United Kingdom. So that we can respond to complaints we may keep your data for up to 15 years from the date your loan or mortgage and PPI commenced.

If you make a complaint we will keep your personal data relating to that complaint for a minimum of three years from the date that your complaint was received. This is so that we can show that we have handled your complaint fairly, so that we can respond to any future questions, complaints or legal action, and to comply with regulations that apply to us.

How to complain

Please let us know if you are unhappy with how we have used your personal information.

You also have the right to complain to the Information Commissioner's Office. The ICO can be contacted as follows:

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

Telephone: 0303 123 1112 (local rate)

Website: www.ico.org.uk