



Privacy Policy

Blue Sky Financial Group Ltd (“we”, “us”, “our”) is committed to protecting and respecting your privacy. This Privacy Policy explains how we collect, use, store and protect your personal data when you use our website or our mortgage and protection services.

This policy is written in accordance with:

- **The UK General Data Protection Regulation (UK GDPR)**
 - **The Data Protection Act 2018**
 - **Privacy and Electronic Communications Regulations (PECR)**
 - **Financial Conduct Authority (FCA) rules**
 - **Proceeds of Crime Act 2002 (POCA)**
 - **Money Laundering Regulations 2017**
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1. Who We Are

Company Name: Blue Sky Financial Group Ltd

FCA Registration Number: 827075

Data Controller Contact: GDPR@blueskymortgages.co.uk

Blue Sky Financial Group Ltd is authorised and regulated by the **Financial Conduct Authority (FCA)** to provide mortgage and insurance advice. You can verify our authorisation on the **FCA Register**.

We are registered with the **Information Commissioner’s Office (ICO)** for data protection.

2. The Data We Collect

We may collect and process the following categories of personal data:

a) Identity Data

- Full name
- Date of birth
- National Insurance number
- Passport or driving licence

b) Contact Data

- Address
- Email address
- Telephone number

c) Financial Data

- Income and employment details
- Bank details
- Credit history
- Existing mortgage and credit commitments

d) Special Category Data (where required)

- Health information (only where required for insurance advice)

e) Technical Data (Website Use)

- IP address
 - Browser type
 - Device information
 - Cookies and website usage
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3. How We Collect Your Data

We collect personal data through:

- Online forms and enquiry forms
 - Phone calls and emails
 - Fact-find documents
 - Mortgage and protection applications
 - Identity verification checks
 - Cookies and website analytics
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4. Lawful Basis for Processing

We process your personal data only where we have a lawful basis under **UK GDPR**, including:

- **Consent** – where you have given clear permission
- **Contractual necessity** – to provide mortgage or protection advice
- **Legal obligation** – FCA, HMRC and AML compliance
- **Legitimate interests** – business improvement, fraud prevention

- **Vital interests** – rare safeguarding circumstances
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5. How We Use Your Data

We use your personal data to:

- Provide mortgage and insurance advice
 - Submit applications to lenders and insurers
 - Carry out affordability and suitability checks
 - Verify identity and comply with anti-money laundering legislation
 - Communicate with you about your enquiry or application
 - Improve our services and website
 - Meet FCA Consumer Duty requirements
 - Fulfil regulatory and legal obligations
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6. Who We Share Your Data With

Your data may be shared with:

- Mortgage lenders and insurance providers
- Surveyors and property valuers
- Solicitors and conveyancers
- Credit reference agencies (Experian, Equifax, TransUnion)
- ID verification and AML providers
- Compliance monitoring services
- Professional advisers (accountants, solicitors)
- Regulators and law enforcement agencies where legally required

We do not sell your personal data.

7. International Data Transfers

Your personal data is primarily stored within the UK. Where data is transferred outside the UK, it is protected using:

- UK adequacy regulations
 - Standard Contractual Clauses (SCCs)
 - Appropriate technical and organisational safeguards
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8. Data Security

We take appropriate security measures to protect your personal data, including:

- Encrypted IT systems
 - Secure servers and storage
 - Restricted staff access
 - Regular data protection audits
 - FCA-compliant record management
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9. How Long We Keep Your Data

In line with FCA regulations, we retain client records for a **minimum of 5–7 years** after your last interaction with us, or longer where legally required for financial crime, tax, or regulatory investigations.

10. Your Data Protection Rights

Under UK GDPR, you have the right to:

- Access your personal data
- Request correction of inaccurate data
- Request erasure (where legally permitted)
- Restrict processing
- Data portability
- Object to processing
- Withdraw consent at any time

To exercise any of these rights, contact:

✉ GDPR@blueskymortgages.co.uk

11. Marketing Communications

We may send you marketing communications where:

- You have provided consent
- There is a legitimate interest
- It is permitted under PECR

You can opt out at any time by using the unsubscribe link or by contacting us directly.

12. Cookies

Our website uses cookies to:

- Ensure website functionality
- Analyse traffic and visitor behaviour
- Improve user experience

You can manage your cookie preferences through your browser settings. A full **Cookie Policy** is available on our website.

13. Automated Decision Making

Some lenders may use automated credit scoring systems. Blue Sky Financial Group Ltd does not make fully automated decisions that have legal or significant effects on you without human oversight.

14. Complaints

If you are dissatisfied with how we handle your personal data, you have the right to lodge a complaint with:

Information Commissioner's Office (ICO)

Website: ico.org.uk

Telephone: 0303 123 1113

You also have the right to seek a judicial remedy.

15. Changes to This Policy

We may update this Privacy Policy from time to time. The latest version will always be available on our website.

16. Contact Details

For all data protection matters, please contact:

Data Controller: Blue Sky Financial Group Ltd

✉ GDPR@blueskymortgages.co.uk