



DATA PRIVACY NOTICE

We take your privacy very seriously and we ask that you read this privacy notice carefully as it contains important information on who we are, how and why we collect, store, use and share your personal data, your rights in relation to your personal data and on how to contact us and supervisory authorities in the event you have a complaint.

Italicised words in this privacy notice have the meaning set out in the Glossary of Terms at the end of this document.

Who we are

Sesame Limited collects, uses and is responsible for certain personal data about you. When we do so we are required to comply with *data protection regulation* and we are responsible as a *data controller* of that personal data for the purposes of those laws.

When we mention "Sesame", "we", "us" or "our" we are referring to Sesame Limited.

You are an adviser within the *Sesame* network and are authorised by us to advise on *products* in accordance with the letter of authorisation we have issued to you. Your *firm* is as an appointed representative of *Sesame*, meaning *Sesame* is responsible for the regulated activities you are authorised to perform.

The personal data we collect and use

In the course of *our* activities as your network principal and complying with *our* legal and regulatory obligations, we may collect the following personal information when you provide it to us:

- *contact information*
- *identity information*
- *financial information*
- *performance records*
- data about criminal convictions or offences
- employment history/*network* history

Information collected from other sources

We also obtain personal information from other sources. Most of this information is provided to us by your *firm*. It is their responsibility to make sure they explain that they will be sharing personal information with *Sesame* and, where necessary, ask permission before sharing information with us.

The personal data we obtain from other sources may include the following:

- From your *firm*:
 - *contact information*
 - *identity information*
 - *financial information*
 - *performance records*
- From your previous *network* or employer (if applicable):
 - *contact information*
 - *identity information*
 - *financial information*
 - *performance records*
 - employment history/*network* history
- From third party referees nominated by you (where you were previously self-employed):
 - *contact information*
 - *identity information*
- From *product providers*:
 - *identity information*
 - *performance records*
- From identification and verification checking agencies:
 - *identity information*
 - *sanction check information*
- From credit monitoring agencies:
 - *contact information*
 - *financial information*
- From employment screening agencies:
 - data about criminal convictions or offences

How we use your personal data

The below table sets out:

- how we use your personal data
- the lawful bases upon which we collect and use your personal data
- who we routinely share your personal data with (some of these third party recipients may be based outside the European Economic Area — for further information including on how we safeguard your personal data when this occurs, see 'Transfer of your information out of the EEA' below)

Rationale/Reason for Processing	Lawful Basis for Processing	Third party recipients linked to that activity
<ul style="list-style-type: none"> • to make decisions about your application, recruitment and/or appointment (including conducting criminal record checks) 	Legitimate interests – we have a legitimate interest in ensuring you are fit and proper and suitable to act on <i>our</i> behalf from a regulatory perspective, in accordance with FCA requirements	Your <i>firm</i> The Financial Conduct Authority Employment screening agencies

<ul style="list-style-type: none"> to assess your fitness and probity 	<p>Legitimate interests – we have a legitimate interest in ensuring you are fit and proper and suitable to act on <i>our</i> behalf from a regulatory perspective, in accordance with FCA requirements</p>	<p>Your <i>firm</i></p> <p>The Financial Conduct Authority</p> <p>Credit monitoring agencies</p> <p><i>Product providers</i></p>
<ul style="list-style-type: none"> to assess the suitability of any advice provided by you and/or your competency and training needs 	<p>Legitimate interests – we have a legitimate interest in ensuring your advice is suitable and you are competent in order to reduce the risk to <i>us</i> and customers of unsuitable advice, in accordance with FCA requirements</p>	<p>Your <i>firm</i></p> <p>The Financial Conduct Authority</p> <p>Sesame Group India Pvt Ltd</p> <p><i>Product providers</i></p>
<ul style="list-style-type: none"> to manage complaints and unsuitable advice 	<p>Compliance with a legal obligation</p>	<p>Your <i>firm</i></p> <p>The Financial Ombudsman Service</p> <p>The Financial Conduct Authority</p> <p><i>Product providers</i></p> <p><i>Our</i> professional indemnity insurers and insurance adviser</p> <p><i>Our</i> external solicitors</p> <p>External consultants/advisers to assist in assessing complaints</p> <p>The Aviva group (<i>our</i> parent company)</p>
<ul style="list-style-type: none"> to manage legal claims 	<p>Legitimate interests – we have a legitimate interest in protecting <i>our</i> organisation from breaches of legal obligations owed to <i>us</i> and to defend <i>ourselves</i> from litigation. This is needed to ensure that <i>our</i> legal rights and interests are managed appropriately</p>	<p>Your <i>firm</i></p> <p>The Financial Ombudsman Service</p> <p>The Financial Conduct Authority</p> <p><i>Product providers</i></p> <p><i>Our</i> professional indemnity insurers and insurance adviser</p> <p><i>Our</i> external solicitors</p> <p>External consultants/advisers to assist in assessing complaints</p> <p>The Aviva group (<i>our</i> parent company)</p>
<ul style="list-style-type: none"> to set up agencies for you with <i>product providers</i> (including notifying <i>product providers</i> of any changes to your details) 	<p>Legitimate interests – we have a legitimate interest in setting you up with access to <i>product providers</i> to allow you to conduct regulated activities, including making applications for <i>products</i></p>	<p>Your <i>firm</i></p> <p><i>Product providers</i></p>
<ul style="list-style-type: none"> to correspond with you in relation to: <ul style="list-style-type: none"> <i>our</i> network requirements regulatory and compliance developments and requirements industry developments <i>product provider</i> products, enhancements, requirements and developments to administer your attendance at <i>our</i> adviser events 	<p>Legitimate interests – we have a legitimate interest in ensuring you are competent to perform your regulated activities. This extends to ensuring that you:</p> <ul style="list-style-type: none"> have adequate knowledge of <i>product</i> ranges in order to provide holistic and suitable advice to your customers are fully aware of (i) regulatory and compliance developments and requirements, (ii) network requirements, and (iii) industry developments to enable you to (i) perform your regulated activities in a compliant manner, and (ii) provide the best quality advice possible to your customers 	<p>Your <i>firm</i></p> <p>The Financial Conduct Authority</p>
<ul style="list-style-type: none"> to identify and/or pay any commission or fee payments due to your <i>firm</i> as a result of services or advice you have provided to a customer 	<p>Legitimate interests – we have a legitimate interest in being able to identify you in order to allocate payment to your <i>firm</i> to enable us to comply with our contractual obligation to pay commission and/or fees</p>	<p>Your <i>firm</i></p> <p><i>Product providers</i></p>
<ul style="list-style-type: none"> to set up and administer your access to <i>our</i> IT systems and technology and compliance IT packages 	<p>Legitimate interests – we have a legitimate interest in setting you up with this access to facilitate your conduct of regulated activities, including making applications for</p>	<p>Your <i>firm</i></p> <p>External supplier(s) of technology and compliance IT packages, including mortgage sourcing and protection</p>

	<i>products</i>	product quote and apply systems
<ul style="list-style-type: none"> to retain records of any services or advice provided by you in accordance with <i>our</i> regulatory obligations 	Compliance with a legal obligation	External supplier(s) of data storage and data hosting services to retain records on <i>our</i> behalf
<ul style="list-style-type: none"> to retain records of any services or advice provided by you in order to defend potential legal claims or complaints 	Legitimate interests – <i>we</i> have a legitimate interest in defending <i>ourselves</i> from legal claims and complaints. This is needed to ensure that <i>our</i> legal rights and interests are managed appropriately	External supplier(s) of data storage and data hosting services to retain records on <i>our</i> behalf
<ul style="list-style-type: none"> to review financial promotions and stationery (including business cards) 	Compliance with a legal obligation	Your <i>firm</i> Sesame Group India Pvt Ltd
<ul style="list-style-type: none"> to provide you with details of products and services from us and third parties that may be of interest to you in accordance with your preferences. For more information see 'Marketing' below 	Consent or legitimate interests depending upon the nature of the marketing. For more information see 'Marketing' below	External supplier(s) of email marketing platform services which send marketing communications on <i>our</i> behalf
<ul style="list-style-type: none"> to detect, prevent and investigate financial crime, misconduct and regulatory failings to notify the relevant authorities of any suspicious activity following an investigation undertaken by <i>us</i> into allegations of misconduct, regulatory failings and/or criminal offences 	Compliance with a legal obligation <i>We</i> also consider that <i>we</i> have a legitimate interest in protecting <i>our</i> organisation, other parties and the financial services industry more widely in detecting, preventing and investigating financial crime and/or misconduct	Your <i>firm</i> The Financial Ombudsman Service The Financial Conduct Authority <i>Lender/product provider</i> <i>Our</i> professional indemnity insurers and insurance adviser <i>Our</i> external solicitors <i>Network/previous employer</i> National Crime Agency (NCA) Police HMRC
<ul style="list-style-type: none"> to provide management information packs to <i>product providers</i> 	Legitimate interests – <i>we</i> have a legitimate interest in providing management information packs to <i>product providers</i> in order that they can better identify how to engage and support you, including the provision of educational support and training on their products. This may enable you to offer more holistic advice across a range of products	<i>Product providers</i>
<ul style="list-style-type: none"> to undertake anti-money laundering, identification and verification checks, including assessment of your <i>sanction check information</i> (any personal data obtained for the purposes of meeting with The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 will only be processed for the purposes of preventing money laundering or terrorist financing, unless the use of the data is permitted by or under another enactment other than those Regulations, or <i>we</i> have another lawful basis for processing it) 	Compliance with a legal obligation	Sesame Group India Pvt Ltd External supplier(s) to conduct anti-money laundering, identification and verification checks on <i>our</i> behalf <i>Product providers</i>
<ul style="list-style-type: none"> to responding to third party reference requests should you apply to join another <i>network</i> or firm 	Compliance with a legal obligation	<i>Network/firm</i>
<ul style="list-style-type: none"> to issue responses to press/news stories concerning services or advice provided by you and/or complaints or legal claims made by you or one of your customers, in order to minimise the reputational impact on <i>Sesame</i> 	Legitimate interests – <i>we</i> have a legitimate interest in being able to issue responses to press/news stories concerning services or advice provided by you and/or complaints or legal claims made by you or your customers, in order to minimise the	The Aviva group (<i>our</i> parent company)

	reputational impact on <i>us</i>	
<ul style="list-style-type: none"> to evidence satisfaction of any request made by you in accordance with your rights under <i>data protection regulation</i> 	Compliance with a legal obligation	Information Commissioner's Office
<ul style="list-style-type: none"> to perform administrative tasks in relation to the above referenced uses of your data 	Legitimate interests – <i>we</i> have a legitimate interest in transmitting personal data to other organisations within <i>our</i> group for centralised administration purposes to achieve efficiency gains	The Sesame Bankhall group

Special category and criminal records data

Certain types of personal data are considered more sensitive and so are subject to additional levels of protection under data protection legislation. These are known as 'special categories of data' and include data concerning your health, racial or ethnic origin, genetic data and sexual orientation. Data relating to criminal convictions or offences is also subject to additional levels of protection.

We may process criminal conviction or offence information:

- to make decisions about your application, recruitment and/or appointment; and/or
- in the course of our activities relating to the prevention, detection and investigation of financial crime.

Where *we* do so, in addition to the lawful basis for processing this information set out in the above table, *we* will be processing it for the purpose of compliance with regulatory requirements relating to unlawful acts and dishonesty.

Marketing

We may use personal data we hold about you to help *us* identify, tailor and provide you with details of products and services from *us* that may be of interest to you. *We* have a legitimate business reason to do this and will do so in accordance with any marketing preferences you have provided to *us*.

In addition, where you provided your consent, *we* may provide you with details of products and services of third parties where they may be of interest to you.

You can opt out of receiving marketing at any time. If you wish to amend your marketing preferences please contact us:

By phone: 0345 230 6000

By email: marketing@sesame.co.uk

Whether information has to be provided by you, and if so why

If you do not wish *us* to collect and use your personal information in the ways set out in this privacy notice, it may mean that *we* will be unable to:

- authorise you to join the *Sesame* network;
- allow you to continue as an authorised adviser within the *Sesame* network; or
- provide you with our products or services (for example setting you up with agencies on our panels).

How long your personal data will be kept

We will hold your personal data for differing periods of time depending upon the reason we have for processing it. The

following criteria are used to determine data retention periods for your personal data:

Type of Record	Retention Period
Advice file containing a record of any services or advice provided by you	For as long as <i>we</i> reasonably consider that: <ul style="list-style-type: none"> <i>we</i> may need to assess the suitability of any advice provided by you and/or your competency your customers might legally bring a claim against you, your <i>firm</i> or <i>us</i>
Complaint file containing a record of any claim a customer has brought against you, your <i>firm</i> or <i>us</i>	For as long as <i>we</i> reasonably consider that your customer might legally bring an additional or repeat claim against you, your <i>firm</i> or <i>us</i>
Records of your competency and fitness	For as long as <i>we</i> are required/permitted to retain this personal data based upon <i>our</i> legal and regulatory obligations
Marketing lists	For as long as you are part of the <i>Sesame</i> network and for such reasonable period afterwards to evidence the accuracy of these records in the event of a complaint
Results of anti-money laundering, identification and verification checks, including assessment of your <i>sanction check information</i>	For as long as <i>we</i> are required/permitted to retain this personal data based upon <i>our</i> legal and regulatory obligations
Fraud and financial crime files	For as long as <i>we</i> reasonably consider that: <ul style="list-style-type: none"> <i>we</i> are required/permitted to retain this personal data based upon <i>our</i> legal and regulatory obligations they may be required in the establishment, exercise or defence of legal claims
Records of any commission or fee payments due to your <i>firm</i>	For as long as <i>we</i> reasonably consider that <i>we</i> need to retain these for audit purposes

Records of satisfaction of any request made by you in accordance with your rights under <i>data protection regulation</i>	3 years from the date the request was satisfied
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Transfer of your information out of the EEA

We may transfer your personal data to the following which are located outside the European Economic Area (EEA) as follows:

- Sesame Group India Pvt Ltd, based in India. This is a company in the same group as *Sesame* which is used to:
 - assess the suitability of any advice provided by you and/or your competency
 - undertake anti-money laundering, identification and verification checks, including assessment of your *sanction check information*
 - review financial promotions and stationery (including business cards)

India does not have the same data protection laws as the United Kingdom and EEA. Whilst the European Commission has not given a formal decision that India provides an adequate level of data protection similar to those which apply in the United Kingdom and EEA, any transfer of your personal data will be subject to a European Commission approved contract designed to help safeguard your privacy rights and give you remedies in the unlikely event of a misuse of your personal data.

- Suppliers and sub-contractors which provide services to *us*. If *we* do transfer your personal data to *our* suppliers and sub-contractors outside of the EEA, *we* will make sure that it is protected in a similar way as if it was being used in the EEA. *We'll* use one of these safeguards:
 - the transfer will be to a non-EEA country with privacy laws that give the same protection as the EEA
 - the transfer will be subject to a European Commission approved contract designed to help safeguard your privacy rights and give you remedies in the unlikely event of a misuse of your personal data
 - the transfer will be to organisations that are part of Privacy Shield (this is a framework that sets privacy standards for data sent between the US and EU countries and it makes sure those standards are similar to the standards used within the EEA)
 - the transfer will be subject to binding corporate rules (agreements governing transfers made between organisations within in a corporate group)

You have a right to ask *us* for more information about any transfer of your personal data outside of the EEA, including the safeguards in place. To learn more, please see 'Your rights' below.

Your rights

You have legal rights under *data protection regulation* in relation to your personal data. These are set out under the below headings:

- To access personal data
- To correct / erase personal data
- To restrict how *we* use personal data
- To object to how *we* use personal data

- To ask *us* to transfer personal data to another organisation
- To object to automated decisions
- To understand how *we* protect information transferred outside Europe
- To find out more about how *we* use personal data

We may ask you for proof of identity when making a request to exercise any of these rights. *We* do this to ensure *we* only disclose information where *we* know *we* are dealing with the right individual.

We will not ask for a fee, unless *we* think your request is unfounded, repetitive or excessive. Where a fee is necessary, *we* will inform you before proceeding with your request.

We aim to respond to all valid requests within one month. It may however take *us* longer if the request is particularly complicated or you have made several requests. *We* will always let you know if *we* think a response will take longer than one month. To speed up *our* response, *we* may ask you to provide more detail about what you want to receive or are concerned about.

We may not always be able to fully address your request, for example if it would impact the duty of confidentiality *we* owe to others, or if *we* are otherwise legally entitled to deal with the request in a different way.

To access personal data

You can ask *us* to confirm whether or not *we* have and are using your personal data. You can also ask to get a copy of your personal data from *us* and for information on how *we* process it.

To rectify / erase personal data

You can ask that *we* rectify any information about you which is incorrect. *We* will be happy to rectify such information but would need to verify the accuracy of the information first.

You can ask that *we* erase your personal data if you think *we* no longer need to use it for the purpose *we* collected it from you.

You can also ask that *we* erase your personal data if you have either withdrawn your consent to *us* using your information (if *we* originally asked for your consent to use your information), or exercised your right to object to further legitimate use of your information, or where *we* have used it unlawfully or where *we* are subject to a legal obligation to erase your personal data.

We may not always be able to comply with your request, for example where *we* need to keep using your personal data in order to comply with *our* legal obligation or where *we* need to use your personal data to establish, exercise or defend legal claims.

To restrict our use of personal data

You can ask that *we* restrict *our* use of your personal data in certain circumstances, for example:

- where you think the information is inaccurate and *we* need to verify it;
- where *our* use of your personal data is not lawful but you do not want *us* to erase it;
- where the information is no longer required for the purposes for which it was collected but *we* need it to establish, exercise or defend legal claims; or
- where you have objected to *our* use of your personal data but *we* still need to verify if *we* have overriding grounds to use it.

We can continue to use your personal data following a request for restriction where we have your consent to use it; or we need to use it to establish, exercise or defend legal claims, or we need to use it to protect the rights of another individual or a company.

To object to use of personal data

You can object to any use of your personal data which we have justified on the basis of our legitimate interest, if you believe your fundamental rights and freedoms to data protection outweigh *our* legitimate interest in using the information. If you raise an objection, we may continue to use the personal data if we can demonstrate that we have compelling legitimate interests to use the information.

To request a transfer of personal data

You can ask us to provide your personal data to you in a structured, commonly used, machine-readable format, or you can ask to have it transferred directly to another *data controller* (e.g. another company).

You may only exercise this right where we use your personal data in order to perform a contract with you, or where we asked for your consent to use your personal data. This right does not apply to any personal data which we hold or process outside automated means.

To contest decisions based on automatic decision making

If we made a decision about you based solely by automated means (i.e. with no human intervention), and the decision made by us produces a legal effect concerning you, or significantly affects you, you may have the right to contest that decision, express your point of view and ask for a human review. These rights do not apply where we are authorised by law to make such decisions and have adopted suitable safeguards in *our* decision making processes to protect your rights and freedoms.

To obtain a copy of our safety measures for transfers outside of Europe

You can ask for a copy of, or reference to, the safeguards we have put in place when your personal data is transferred outside of the European Economic Area. We are not required to share details of these safeguards where sharing such details would affect *our* commercial position, or create a security risk.

You can contact us for more information

If you are not satisfied with the level of information provided in this privacy notice, you can ask us about what personal data we have about you, what we use your information for, who we disclose your information to, whether we transfer it abroad, how we protect it, how long we keep it for, what rights you have, how you can make a complaint, where we got your data from and whether we have carried out any automated decision making using your personal data.

If you would like to exercise any of the above rights, please:

- email or write to *our* Data Protection Officer at dataprivacy@sbg.co.uk or Sesame Limited, Fourth Floor, Jackson House, Sibson Rd, Sale M33 7RR;
- let us have enough information to identify you, e.g. name, date of birth, your *firm's* details;
- let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and
- let us know the information to which your request relates.

Keeping your personal data secure

We have appropriate security measures in place to prevent personal data from being accidentally lost, or used or accessed in an unauthorised way. We limit access to your personal data to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

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

Data anonymization and aggregation

Your personal data may be converted into statistical or aggregated data which can't be used to identify you, then used to produce statistical research and reports.

Our supervisory authority

If you are not happy with the way we are handling your information, you have a right to lodge a complaint with the Information Commissioners Office (www.ico.org.uk).

We ask that you please attempt to resolve any issues with us before the ICO.

How to contact us

Please contact our Data Protection Officer if you have any questions about this privacy notice or the information we hold about you.

If you wish to contact our Data Protection Officer, please send an email to dataprivacy@sbg.co.uk or write to Sesame Limited, Fourth Floor, Jackson House, Sibson Rd, Sale M33 7RR.

Glossary of Terms

Sesame, we, us or our	Sesame Limited, a company registered in England and Wales (company number 2844161) whose registered office is at Pixham End, Dorking, Surrey RH4 1QA. Sesame Limited is authorised and regulated by the Financial Conduct Authority. Sesame Limited's Financial Services Register number is 150427.	sanction check information	this is information relating to your politically exposed persons (PEPs) status and Her Majesty's Treasury financial sanctions status, which is recorded to prevent fraud and money laundering
contact information	these are details that can be used to contact a person, including title, first name, surname, personal telephone number, fax, email address, home address, country, postcode or city of residence. This may also include work contact information such as work telephone number, fax, work email and work address		
data controller	means a natural or legal person (such as a company) which determines the means and purposes of processing of personal data. For example, <i>Sesame</i> is your data controller as <i>we</i> determine how <i>we</i> will collect personal data from you, the scope of data which will be collected, and the purposes for which it will be used		
data protection regulation	applicable data privacy and protection laws		
financial information	this is information relating to your financial status, including bank account details, debts, county court judgments and assets and liabilities		
firm	the appointed representative firm of <i>Sesame</i> to whom you are contracted to as an adviser, including as a director, employee, self-employed adviser or partner		
identity information	this is any information that can be used to distinguish a person or verify their identity, such as name, date of birth, place of birth, gender, marital status, FCA number, national identity card/number, passport, drivers licence and national insurance number		
network	any company which you or your <i>firm</i> were an appointed representative of prior to joining <i>Sesame</i> or which you or your <i>firm</i> become an appointed representative of after leaving <i>Sesame</i>		
performance records	this is information about your performance as an adviser, including details of your compliance record, quality of work, training and training needs record, disciplinary record and any complaint made against you		
product	this is the mortgage, protection and/or general insurance product in respect of which you advise on, make applications for and/or arrange or administer		
product provider	a company which provides mortgage, protection and/or general insurance products		