Bankstone Limited

Privacy Policy

Introduction

Bankstone Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 313985.

Bankstone Limited is registered in England and Wales (company number 05193549) with its registered office at 167, Turners Hill, Cheshunt, Hertfordshire, EN8 9BH.

For the purposes of this Privacy Notice, Bankstone Limited is the principal firm and the data controller. In this notice, “we”, “us” and “our” mean Bankstone Limited.

We are committed to protecting your privacy. We comply with the UK General Data Protection Regulation, the Data Protection Act 2018 and other applicable data protection legislation. We aim to maintain best practice standards when processing personal data, including special category data and criminal offence data where applicable.

Our ICO registration number is: Z8866417.

Looking after your information

When you use Bankstone Limited, you trust us with your information. This Privacy Notice explains what personal data we collect, why we collect it and what we do with it.

We believe this is important information, so please read it carefully.

Using this Notice

We have tried to make our policy as easy to understand as possible. If you have any questions about how we treat your data, please don’t hesitate to ask. You can reach us here: Use contact form.

Why we need and how we use your personal information

We only collect, use and store your information where we have lawful grounds and legitimate business reasons to do so.

We use a combination of physical and cloud-based storage to ensure that your information is stored safely. When we engage service providers who store your information, we always make sure that your data is held in line with the law.

Your data may be used to verify your identity, to administer payments and to enable us to carry out anti-money laundering and other financial crime checks where required. We may also use it to keep our records up to date, to notify you about changes to our service and to help us develop new products and services.

We collect and use personal information about you to provide quotes and administer your insurance policy throughout its lifecycle. It is in our legitimate interest as we have contracted with various insurers with whom you have an insurance policy

If you do not provide the information required, we will be unable to provide you with our services.

We do monitor calls, emails, text messages and other communication with you. When you contact us, we keep a record of all correspondence and any information provided to us.

Nature of personal information

Personal data is any information relating to an identified or identifiable living individual. We may collect information such as your name, contact details, date of birth, marital status, financial details including direct-debit information, employment details and other information relevant to the services provided. Where relevant to an insurance policy or necessary to meet a legal obligation, we may also collect special-category data and information about criminal offences, alleged offences, criminal proceedings, outcomes and sentences, as well as information about previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgments.

Sharing information

We will only supply your personal information to other parties where such a transfer is a necessary part of the activities that we undertake, where you give us consent or where we are required to do so by law or regulation (e.g. where the disclosure is necessary for the purposes of the prevention and/or detection of crime).

We may therefore share your information with:

- Third Party Administrators for administering the purchase and / or renewal of your policy.
- Claims Administrators for administering any claim that you have made under your policy.
- Insurers as part of our contractual obligation to notify them of the risk they are underwriting.
- Third party national databases as part of our legal obligation.
- Our regulators the Financial Conduct Authority or the Information Commissioner's Office to aid in the reporting of any complaints.
- Law enforcement agencies for the prevention and detection of crime.

We only share your information if we are satisfied that our partners or suppliers have sufficient measures in place to protect your information in the same way that we do.

Disclosure may also be necessary to enable company audits, regulatory inspections or to investigate a complaint, suspicion of fraud or a security threat.

We never share your information outside our organisation for marketing purposes.

You understand that we may disclose the information you provide to relevant other parties for the purposes as described in this notice.

Transfer of personal data outside the UK

Certain personal information held on our systems may be transferred across geographical borders in accordance with applicable law. By providing us with your information, you consent to the collection, international transfer, storage and processing of your information.

These transfers are governed by European Union (EU) standard contractual clauses or equivalent data transfer agreements to protect the security and confidentiality of personal information.

If we must transfer information to a third country outside the UK/EEA/EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest – for example to fight crime, prevent fraud or to make sure insurance is available.

How long we keep information about you

We will keep your data for as long as is necessary for the purposes for which it was originally collected; 10 years from the date the last claim on your policy was settled, or seven years after the expiry date of your policy. After this time your information will be securely and confidentially destroyed.

This enables us to help you should there be any issues relating to your policy after its expiry and otherwise meet our legal and regulatory obligations.

Your data protection rights

You have certain legal rights under UK data protection law and regulations, summarised as follows:

- **The right to be informed** about our data processing activities, including through Privacy Notices such as this.
- **The right of access** to the personal information we hold about you. To request a copy of this information you must make a subject access request in writing to us. There is no charge if you wish to make a subject access request for more detailed information. However, there may be a charge to cover our cost for any onerous request. We will aim to respond to all valid requests within one month. We may take longer to respond if your request is particularly complex, or it relates to a particularly large volume of information. If we believe your request is likely to take over one month, we will make you aware of this.
- **The right of rectification.** You may ask us to correct any inaccurate or incomplete data within one month.

- **The right to erasure and to restrict processing.** You have the right to have your personal data erased and to prevent processing except where we have legal obligation to process your personal information.
- **The right to data portability.** On your request, we will provide you with your personal data in a structured format.
- **The right to object.** You can object to your personal data being used for profiling, direct marketing or research purposes.

Enquiries about your data

In the first instance, you should contact our Data Protection Officer at:

Use contact form

Bankstone Limited, Hebden Bridge Town Hall, St George's St, Hebden Bridge, HX7 7BY

If you are still unhappy with the way we are handling your personal information, you can complain to the Information Commissioners Office. Make a complaint | ICO

Cookies

Cookies are text files that help websites to identify the computer being used. Cookies are downloaded onto your computer.

Most websites use cookies, and so do we. When your computer first loads onto the Bankstone Limited website, you would have seen a warning, which you could choose to accept or decline. You can then continue without adding further cookies, but if you want to make an application through our website, you can still buy from us, even if you decline cookies.

We also use cookies from trusted third parties. We will only use these cookies when we are confident that your data will be stored in line with the law. The main provider we use is Google Analytics. This uses a third-party cookie that helps us to track how the site is used. Being able to see what works for our customers is an important way to help us make our service the best it can be. For detailed information on how we use cookies; please see our Cookie Policy.

Newsletters, mailing list, requests for information

If you allow us to or have previously allowed us, we may, from time to time, get in touch about new products or services we can offer. This might include sharing information about services that can be provided for other types of insurance through Bankstone Limited.

If you decide to opt out, we will remove you from our mailing lists, but then you won't be able to access the promotional offers or discounts that might be available.

Information from other sources

We may use legal public sources such as the electoral roll and other third party sources such as credit reference agencies to obtain information about you, for example to verify your identity or check your credit history.

Some personal information may be provided to us by third parties such as insurance companies, other insurance intermediaries, including the Claims and Underwriting Exchange, industry fraud databases, the financial sanctions list, anti-money laundering and insolvency services and motor vehicle licensing authorities. In some cases, you will have previously submitted your personal information to them and given them approval to pass this information on for certain purposes.

Such information will only be obtained from reputable sources which operate in accordance with the General Data Protection Regulation.

We and/or other parties may use your information for purposes such as statistical and trend research and analysis which may include computerised processes which profile you. Automatic profiling helps us understand, predict and forecast customer preferences and to improve the products and services we offer and to assess which products might be most suitable for you.

Changes to this Privacy Notice

This Privacy Notice was last updated January 2026. Bankstone Limited may amend or update this Privacy Notice at any time to comply with legal requirements. If necessary, you may be notified of changes. Your contact details (as previously described) would be used for this purpose, based on

the legal basis of compliance with legal obligations or legitimate interests (or both as relevant).

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