Privacy Policy

Last updated: 1 September 2026

1. Introduction

Low Carbon Construction Finance Limited, trading as **LCC Finance**, is committed to protecting your privacy and safeguarding the personal information that you provide to us.

This Privacy Policy explains how we collect, use, store and protect your personal data when you visit our website, contact us, request information or use our mortgage and property finance services.

Please read this Privacy Policy carefully so that you understand how we handle your personal data and your rights in relation to that data.

If you have any questions about this Privacy Policy or how we process your personal information, please contact us using the details provided below.

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2. Who We Are

For the purposes of applicable UK data protection legislation, including the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, the organisation responsible for your personal data is:

Legal company name: Low Carbon Construction Finance Limited

Trading name: LCC Finance

Company registration number: 10840987

Registered office: Court Lane Business Park, Court Lane, Sopley, Hampshire, BH23 7BN

Website: www.lccfinance.co.uk

Email: info@lccfinance.co.uk

FCA status: Low Carbon Construction Finance Limited is an Appointed Representative of Charles Louis Mortgage Advisers Ltd, which is authorised and regulated by the Financial Conduct Authority under FCA reference number **759660**.

LCC Finance provides mortgage and property finance services, with regulated mortgage advice provided through its appointed representative relationship where applicable. The public LCC Finance information confirms the appointed representative relationship with Charles Louis Mortgage Advisers and FCA reference number 759660.

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3. Personal Data We May Collect

Depending on how you interact with us and the services you require, we may collect and process the following types of personal information.

Contact Information

This may include:

- Your name
- Email address
- Telephone number
- Postal address
- Correspondence details
- Information submitted through our website contact forms

Property and Finance Information

Where you enquire about or apply for finance, we may collect information relevant to assessing and arranging your finance requirements, including:

- Details of the property or properties involved
- Property address
- Property value
- Purchase price
- Existing mortgage or finance information
- Deposit information
- Loan requirements
- Development costs and plans
- Rental or investment information
- Details of your intended use of the property
- Details of your business or development project

Financial Information

Where necessary to provide our services, we may collect information such as:

- Income and expenditure
- Employment information
- Business information

- Assets and liabilities
- Bank or financial information
- Existing borrowing
- Credit information
- Details relevant to affordability
- Information required by lenders or finance providers

Identification and Verification Information

To meet legal, regulatory and lender requirements, we may collect information such as:

- Date of birth
- Proof of identity
- Proof of address
- Nationality or residency information where required
- Information required for anti-money laundering checks
- Information required for fraud prevention and identity verification

Communications

We may retain information contained in communications between you and LCC Finance, including emails, telephone calls, messages and information submitted through our website.

Website and Technical Information

When you visit our website, we may automatically collect certain technical information, including:

- IP address
- Browser type and version
- Operating system
- Device information
- Website activity
- Pages visited
- Date and time of visits
- Referring websites
- Cookie and similar technology information

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4. How We Collect Your Information

We may collect personal information:

- Directly from you when you contact us
- When you complete an enquiry or application form
- When you communicate with us by telephone, email or other means
- When you use our website
- When you request information about our services
- From documents that you provide to us
- From lenders, brokers, professional advisers or other parties involved in arranging your finance, where appropriate and lawful
- From publicly available sources where necessary
- From credit reference, fraud prevention or verification agencies where appropriate and permitted by law

We will only collect information that is reasonably necessary for the purposes for which it is being processed.

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5. How We Use Your Personal Data

We may use your personal information for the following purposes.

Providing Our Services

We may use your information to:

- Understand your mortgage or finance requirements
- Assess your circumstances and requirements
- Identify potentially suitable mortgage or finance solutions
- Prepare and progress applications
- Communicate with lenders and finance providers
- Obtain information and documentation required to progress an application
- Assist with property and finance transactions
- Provide updates regarding your application

- Provide ongoing support and assistance

LCC Finance provides access to a range of residential and commercial mortgage and finance solutions tailored to individual circumstances.

Managing Our Relationship With You

We may use your information to:

- Respond to enquiries
- Communicate with you
- Provide customer support
- Deal with complaints
- Maintain accurate records
- Administer our business relationship with you

Legal and Regulatory Requirements

We may process your personal data where necessary to:

- Comply with legal and regulatory obligations
- Meet lender requirements
- Carry out anti-money laundering checks
- Prevent and detect fraud
- Meet record-keeping requirements
- Respond to lawful requests from regulators, authorities or law enforcement bodies
- Establish, exercise or defend legal claims

Improving Our Services

We may use information about how customers and visitors use our website and services to understand demand, improve our website, improve our services and develop our business.

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6. Legal Basis for Processing Your Information

Under UK data protection law, we must have a lawful basis for processing your personal information.

Depending on the circumstances, we may rely on one or more of the following lawful bases:

Consent

Where you have provided your consent for us to process your personal information for a specific purpose, you may withdraw your consent at any time.

Contract

Processing may be necessary to take steps at your request before entering into an agreement with you or to perform a contract with you.

Legal Obligation

We may process your information where necessary to comply with a legal or regulatory obligation.

Legitimate Interests

We may process personal information where it is necessary for our legitimate business interests, provided that those interests do not override your fundamental rights and freedoms.

Vital Interests

In limited circumstances, processing may be necessary to protect your vital interests or those of another person.

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7. Sharing Your Personal Information

We may need to share your personal information with appropriate third parties where this is necessary to provide our services or meet legal and regulatory requirements.

Depending on your circumstances, these organisations may include:

- Mortgage lenders
- Banks and finance providers
- Specialist finance providers
- Bridging finance lenders
- Development finance providers
- Commercial finance providers
- Credit reference agencies
- Fraud prevention agencies
- Valuers and surveyors
- Solicitors and conveyancers

- Accountants and other professional advisers
- Insurance providers where relevant
- Technology and software providers
- Website hosting and IT service providers
- Customer relationship management providers
- Compliance and regulatory service providers
- Marketing and communications service providers
- Government bodies, regulators and law enforcement agencies where required

We will only share personal information where there is a lawful basis for doing so and will take reasonable steps to ensure that information is handled appropriately.

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8. Credit Reference and Fraud Prevention Agencies

Where appropriate and necessary for your finance application, your personal information may be provided to and obtained from credit reference agencies and fraud prevention agencies.

This may be necessary to assess creditworthiness, verify identity, prevent fraud, comply with legal obligations and assist lenders or finance providers in making responsible lending decisions.

Where a lender or finance provider processes your personal information independently, that organisation may have its own privacy policy explaining how it processes your information.

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9. Marketing

Where permitted by law and where appropriate, we may contact you about LCC Finance services, finance opportunities, news, updates or other information that may be relevant to you.

Where we rely on consent for direct marketing, you can withdraw your consent at any time.

You can ask us to stop sending marketing communications by contacting:

Email: info@lccfinance.co.uk

We will respect your marketing preferences and will not continue to send direct marketing where you have validly asked us to stop, subject to any legal requirements that may apply.

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10. Cookies

Our website may use cookies and similar technologies.

Cookies are small text files placed on your device that help websites operate, remember preferences and understand how visitors use the website.

We may use cookies for purposes including:

Essential Cookies

These may be required for the website to operate correctly and securely.

Functionality Cookies

These may allow the website to remember preferences and improve your experience.

Analytics and Performance Cookies

These may help us understand how visitors use our website, including which pages are visited and how the website performs.

Marketing Cookies

Where used, these may help us understand marketing activity and deliver or measure relevant advertising.

Where required by law, we will request your consent before placing non-essential cookies on your device.

You can control or disable cookies through your browser settings and, where provided, our website cookie settings.

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11. Keeping Your Information Secure

We take reasonable technical and organisational measures to protect your personal information from:

- Unauthorised access
- Accidental loss
- Destruction
- Misuse
- Alteration
- Unauthorised disclosure

Access to personal information will be limited to people and organisations that have a legitimate reason to access it.

However, no method of transmitting or storing information electronically can be guaranteed to be completely secure.

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12. Where Your Information Is Stored

Your personal information may be stored and processed using systems operated by LCC Finance and third-party service providers.

Some of these providers may process information outside the United Kingdom.

Where personal information is transferred outside the UK, we will take appropriate steps to ensure that the transfer is lawful and that your personal information receives an appropriate level of protection in accordance with applicable data protection legislation.

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13. How Long We Keep Your Information

We will retain your personal information only for as long as is reasonably necessary for the purposes for which it was collected.

The length of time we retain information may depend on:

- The nature of our relationship with you
- Whether you have obtained finance through us
- Legal and regulatory requirements
- Lender requirements
- Our legal and contractual obligations
- The need to establish, exercise or defend legal claims
- Our legitimate business requirements

Certain information may need to be retained for a longer period where required by law, regulation or applicable industry requirements.

When personal information is no longer required, we will take reasonable steps to securely delete or anonymise it.

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14. Your Data Protection Rights

Subject to certain legal limitations and exemptions, you may have the following rights under UK data protection law:

Right of Access

You can request a copy of the personal information we hold about you.

Right to Rectification

You can ask us to correct inaccurate or incomplete personal information.

Right to Erasure

In certain circumstances, you can ask us to delete your personal information.

Right to Restrict Processing

You may ask us to restrict how we process your information in certain circumstances.

Right to Object

You may object to certain types of processing, including processing based on legitimate interests and direct marketing.

Right to Data Portability

In certain circumstances, you may request that personal information you have provided to us is transferred to you or another organisation.

Right to Withdraw Consent

Where we process your information based on consent, you may withdraw that consent at any time.

These rights are subject to certain conditions and exceptions under applicable data protection legislation.

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15. How to Exercise Your Rights

If you wish to exercise any of your data protection rights, or have any questions about how we use your personal information, please contact us.

Low Carbon Construction Finance Limited trading as LCC Finance

Email: info@lccfinance.co.uk

Website: www.lccfinance.co.uk

Registered Office: Court Lane Business Park, Court Lane, Sopley, Hampshire, BH23 7BN

We may need to request additional information from you to verify your identity before responding to a request.

We will respond to valid requests within the timescales required by applicable data protection legislation.

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16. Complaints

If you have concerns about how we have handled your personal information, we would encourage you to contact us first so that we can investigate and attempt to resolve your concerns.

You also have the right to complain to the UK's data protection supervisory authority, the **Information Commissioner's Office (ICO)**.

Further information about the ICO and your data protection rights can be found on the ICO's website.

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17. Third-Party Websites

Our website may contain links to websites operated by third parties, including lenders, finance providers, professional advisers and other organisations.

This Privacy Policy does not apply to those third-party websites.

We recommend that you read the privacy policy of any third-party website before providing personal information.

LCC Finance is not responsible for the privacy practices, content or security of third-party websites.

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18. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes to our business, services, legal requirements or data protection practices.

Any updated version will be published on our website.

We recommend that you review this page periodically to ensure that you remain aware of how we process your personal information.

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19. Contact Details

Low Carbon Construction Finance Limited

Trading as: LCC Finance

Company Number: 10840987

Registered Office:
Court Lane Business Park
Court Lane
Sopley
Hampshire
BH23 7BN

Website: www.lccfinance.co.uk

Email: info@lccfinance.co.uk

FCA Status: Appointed Representative of Charles Louis Mortgage Advisers Ltd

FCA Reference Number: 759660

Last Updated: 1 September 2026