



DerbyshireTM
Mortgage Services

2037 Data Subject Access and Erasure Requests Procedure

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Data Subject Access and Erasure Requests Procedure

1. Purpose

This procedure ensures that Derbyshire Mortgage Services complies with:

- The **UK General Data Protection Regulation (UK GDPR)**
- The **Data Protection Act 2018 (DPA 2018)**
- **ICO guidelines** on handling **Subject Access Requests (SARs)** and **Erasure Requests**

It outlines how we process requests from individuals seeking to access or erase their personal data.

2. Scope

This procedure applies to:

- All employees, contractors, and third parties handling personal data on behalf of Derbyshire Mortgage Services.
- Requests from **data subjects** (clients, prospects, employees, etc.) regarding their personal data.

3. Subject Access Requests (SARs)

3.1 What is a SAR?

A **Subject Access Request (SAR)** is a right under **UK GDPR (Article 15)** allowing individuals to:

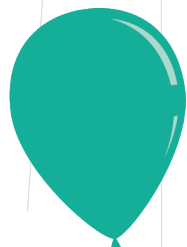
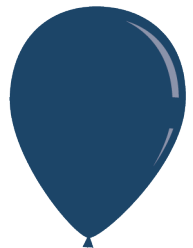
- Obtain confirmation that their data is being processed.
- Access a copy of their personal data.
- Receive supplementary information (e.g., purposes of processing, retention periods).

3.2 How SARs Can Be Made

Requests can be submitted:

- **Verbally** (in person or by phone)
- **In writing** (email, letter, online form)
- Via a **third party** (if authorised, e.g., solicitor)

Note: We will not require a formal request format but must verify the requester's identity.





3.3 Responding to SARs

Step	Action	Responsibility	Timeframe
1	Acknowledge receipt (if not immediately fulfilled)	Data Protection Officer (DPO) or designated staff	Within 3 working days
2	Verify identity (if uncertain)	DPO/Staff	As soon as possible
3	Gather data (search all relevant systems)	Relevant departments	Within 25 calendar days (UK GDPR deadline)
4	Review for exemptions (e.g., third-party data)	DPO	Before disclosure
5	Provide response (in a secure format)	DPO	Within 1 month of request

Note: Extensions may apply for **complex requests** (up to 2 extra months, but requester must be informed).

4. Right to Erasure ('Right to Be Forgotten')

4.1 When Erasure Applies (UK GDPR Article 17)

Individuals can request erasure if:

- Data is **no longer necessary** for the original purpose.
- They **withdraw consent** (and no other legal basis applies).
- Data was **unlawfully processed**.
- Erasure is required for **legal compliance**.

Exemptions: We may refuse if processing is necessary for:

- **Legal claims** or regulatory obligations (e.g., FCA mortgage records).
- **Public interest** or **archiving purposes**.





4.2 Handling Erasure Requests

Step	Action	Responsibility	Timeframe
1	Acknowledge receipt	DPO/Staff	Within 3 working days
2	Verify identity & assess validity	DPO	Within 5 working days
3	Confirm if erasure applies (or if exemption exists)	DPO	Before action
4	Delete/anonymise data (or explain refusal)	IT/Relevant teams	Within 1 month
5	Notify third parties (if data was shared)	DPO	Where feasible

5. Record-Keeping

- All requests and responses must be **logged** for compliance.
- Records retained for **2 years** (or as per regulatory requirements).

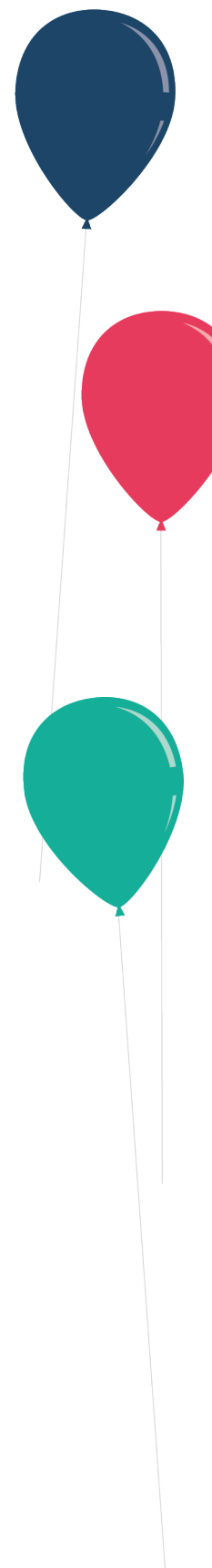
6. Training & Awareness

- Staff handling SARs/erasure requests must receive **regular GDPR training**.
- The **DPO** (or designated person) oversees compliance.

7. Complaints

If a data subject is dissatisfied with our response, they may:

- Request an **internal review**.
- Complain to the **ICO** (www.ico.org.uk).





Contact Information

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