



## **Privacy Notice**

This Privacy Notice explains how we collect, use, and protect your personal information in accordance with the **UK General Data Protection Regulation (UK GDPR)** and the **Data Protection Act 2018** (as amended).

### **What information do we collect?**

We may collect:

- Identity data (name, address, date of birth, photographic ID)
- Contact data (telephone, email)
- Financial/transaction data (pawn agreements, payments, purchase/sale records)
- Identification documents and proof of address (for AML etc)
- Still photographs (for AML & pawnbroking security)
- CCTV images (if you visit our premises)
- Public record information (for AML/fraud checks)
- Payment or banking details

### **How and why do we use your information?**

We use your information to:

- Manage pawnbroking loans, retail purchases, deposits, and sales
- Verify identity and comply with AML/CTF and FCA regulations
- Prevent fraud and protect our business, customers, and staff
- Communicate with you about your account
- Maintain business records

### **Lawful bases:**

- Performance of contract (managing your business or agreement/s with us)
- Legitimate interests (fraud prevention, security, business management)
- Legal obligation (regulatory compliance)

If you do not provide the required information, we may not be able to provide our services.

### **Who do we share your information with?**

We may share data with:

- Law enforcement, regulatory bodies (police, FCA, ICO) where legally required
- Service providers (IT, payment processors) under strict data processing agreements
- Third parties if we transfer or assign your agreement

We do not sell your personal data.

### **International Transfers**

Your data is stored within the UK/EEA. Any transfers outside will be protected by appropriate safeguards.

### **How long do we keep your information ?**

We keep your information only as long as necessary for the purposes set out above. This is typically up to **6 years** after the end of our business relationship (e.g., loan redemption or last transaction), in line with our legal obligations under AML regulations, tax law, and consumer rights. In cases which might involve legal title / disputes, we may need to retain data longer.

### **Marketing**

We do not send marketing communications.

### **You have the right to:**

- Access the information we hold about you
- Rectify inaccurate information
- Request erasure or restriction of processing (subject to our legal obligations)
- Object to processing based on legitimate interests
- Data portability
- Withdraw consent (where applicable)

To exercise these rights, contact us using the details below.

### **Contact Us:**

For questions, rights requests, or complaints:

**Email :** [info@miltons.co.uk](mailto:info@miltons.co.uk)

**Registered office :** 71 Church Street, Liverpool L1 1DG

**Website:** [www.miltonsjewellers.com/contact-us](http://www.miltonsjewellers.com/contact-us)

If we cannot resolve your complaint:

**Information Commissioner's Office:** Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF | [www.ico.org.uk](http://www.ico.org.uk)

**Financial Ombudsman Service** (for pawnbroking matters): Exchange Tower, London E14 9SR | Tel: 0800 023 4567



Revised May 2026