

Kenneth Elliott & Rowe Limited

# Privacy Notice

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|--------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| <b>Who we are</b>        | Kenneth Elliott & Rowe Limited, a law firm regulated by the Solicitors Regulation Authority                                    |
| <b>Contact</b>           | Mark Sadler, data protection lead<br>mbs@ker.co.uk   01708 757575<br>Enterprise House, 18 Eastern Road, Romford, Essex RM1 3PJ |
| <b>Version</b>           | 2.0, effective 22 07 2026                                                                                                      |
| <b>Previous versions</b> | Available on request                                                                                                           |

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## 1. About this notice and who it covers

Kenneth Elliott & Rowe Limited respects your privacy and is committed to protecting your personal information. This notice explains what information we hold about you, why we hold it, what we do with it, and what rights you have.

It covers everyone whose personal information we handle, not only our clients. That includes:

- current, former and prospective clients
- people connected to a client's matter — for example the other side, their representatives, witnesses, beneficiaries, executors, family members and expert witnesses
- people who contact us but do not go on to instruct us
- visitors to our website
- our suppliers and their staff

If you work for us or have applied to work for us, we hold separate information about you and there is a separate privacy notice covering that. Please ask for a copy.

Kenneth Elliott & Rowe Limited is the controller of your personal information — in this notice, “we”, “us” and “our”. The directors take ultimate responsibility for data protection. Our day-to-day contact for data protection matters is Mark Sadler, whose details are at the top of this notice.

### Children

We do not act for children directly. Where a matter concerns a child, we normally act through and with the consent of a parent, guardian or other responsible adult. Our website is not intended for children and we do not knowingly collect information about children through it.

### Other notices

Please read this notice together with any other information we give you when we collect your details — for example in your client care letter, in a form, or at the start of a meeting. Those are intended to add to this notice, not to replace it.

## 2. The information we collect

We group the information we handle as follows.

|                                |                                                                                                                                                                                                                                                                       |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Identity information</b>    | First name, maiden name, last name, title, date of birth, gender, marital status, nationality, username or similar identifier. Where we need to verify who you are: photographic identification, passport details, national identity card, National Insurance number. |
| <b>Contact information</b>     | Address, billing address, email address, telephone and mobile numbers, and your position in a business where relevant.                                                                                                                                                |
| <b>Financial information</b>   | Bank account and payment card details, source of funds information.                                                                                                                                                                                                   |
| <b>Transaction information</b> | Details of payments to and from you, and of the services we have provided.                                                                                                                                                                                            |

|                              |                                                                                                                                                                                                                                       |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Matter information</b>    | Everything on your file: the documents relating to your matter, our correspondence, attendance notes, records of the advice we have given, and information about other people involved in the matter.                                 |
| <b>Technical information</b> | Internet protocol address, login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to visit our website. |
| <b>Profile information</b>   | Your username and password, the services you have used, your interests and preferences, and your feedback and survey responses.                                                                                                       |
| <b>Usage information</b>     | Information about how you use our website and our services.                                                                                                                                                                           |
| <b>Marketing information</b> | Your preferences about receiving marketing from us, and your communication preferences.                                                                                                                                               |

We also use aggregated information — statistical or demographic information that does not identify anyone. This is not personal information in law. If we ever combine it with information that does identify you, we treat the combination as personal information and handle it under this notice.

### **If you do not give us information we need**

Where we need information by law, or in order to perform our contract with you, and you do not provide it, we may not be able to act for you. We will tell you at the time if that is the case.

## **3. How we collect it**

### **Directly from you**

When you instruct us or ask for a quotation, complete a form on our website, correspond with us by post, telephone, email or otherwise, subscribe to our publications, request marketing information, or give us feedback.

### **From other people involved in your matter**

Solicitors and other professionals acting for other parties, the courts and tribunals, medical and other experts, lenders, estate agents and other organisations connected to your matter. This is how we usually obtain information about people who are not our clients.

### **From publicly available and third party sources**

- Companies House and the electoral register
- identity verification and anti-money-laundering providers such as Credit Safe and SmartSearch
- HM Land Registry and other public registers
- analytics and search information providers, in relation to our website

### **Automatically, when you use our website**

We may collect technical information about your equipment, browsing actions and patterns using cookies and similar technologies. Section 12 explains more.

## 4. How and why we use it

We only use your personal information where the law allows. Most often, this is because:

- **we need to perform our contract with you** — principally, providing you with legal services, and keeping the records that go with them
- **we need to comply with a legal or regulatory obligation** — for example anti-money-laundering and sanctions checks, tax obligations, and our obligations to the Solicitors Regulation Authority
- **it is necessary for our legitimate interests** — and your interests and rights do not override those interests

We may rely on more than one of these for the same purpose. If you would like to know which applies to a particular use of your information, please ask.

### Why we keep your file after the matter ends

We do not normally destroy a file for at least six years after we stop acting. We keep it so that we can comply with our continuing anti-money-laundering obligations, answer questions you may have about the matter later, and defend ourselves if a claim or complaint is made. Section 10 explains the longer periods that apply in some cases.

We also keep records of correspondence with people who contacted us but did not instruct us. If we gave information or indicated a view, we may need to show later how we acted.

### What we use your information for

| Purpose                                                               | Information used                             | Our lawful basis                                                                                                                                                                        |
|-----------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Taking you on as a client, including conflict checks                  | Identity, contact                            | Performance of a contract with you. Compliance with a legal obligation. Our legitimate interests in running a compliant practice.                                                       |
| Identity, anti-money-laundering, sanctions and source of funds checks | Identity, contact, financial                 | Compliance with a legal obligation. Where the purpose is preventing or detecting crime, we may rely on the recognised legitimate interest for that purpose.                             |
| Providing legal advice and carrying out your instructions             | All categories, including matter information | Performance of a contract with you. For information about people who are not our clients: our legitimate interests, and those of our client, in providing and receiving legal services. |
| Managing payments, fees and charges, and recovering money owed to us  | Identity, contact, financial, transaction    | Performance of a contract with you. Our legitimate interests in recovering debts owed to us.                                                                                            |
| Keeping and storing your file after the matter ends                   | All categories                               | Compliance with a legal obligation. Our legitimate interests in being able to answer later queries and defend claims. Sometimes                                                         |

|                                                                                                                                         |                                              |                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                         |                                              | the requirements of a third party such as a lender.                                                                                                           |
| Managing our relationship with you, including notifying you of changes to our terms or this notice, and asking for feedback             | Identity, contact, profile, marketing        | Performance of a contract with you. Compliance with a legal obligation. Our legitimate interests in keeping our records up to date and improving our service. |
| Handling complaints, claims and regulatory enquiries                                                                                    | All categories                               | Compliance with a legal obligation. Our legitimate interests in defending our position.                                                                       |
| Running, securing and improving our business and website, including troubleshooting, testing, maintenance, support and fraud prevention | Identity, contact, technical, usage          | Our legitimate interests in running the firm, providing IT and administration, and protecting our systems. Compliance with a legal obligation.                |
| Telling you about services that may be of interest                                                                                      | Identity, contact, profile, usage, marketing | Our legitimate interests in developing our services and our business. See section 11.                                                                         |

### **If we want to use your information for something new**

We will only use your information for the purposes we collected it for, unless we reasonably consider we need to use it for another reason and that reason is compatible with the original one. If we need to use it for an unrelated purpose, we will tell you and explain the legal basis. In limited cases the law allows or requires us to process information without your knowledge or consent — for example where we are obliged to report a suspicion.

## 5. Sensitive information

Some information needs extra protection. The law calls it special category data, and it covers information about racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic and biometric data, health, and a person's sex life or sexual orientation. Information about criminal convictions and offences is subject to similar restrictions.

Because of the nature of legal work, we do sometimes need to handle this kind of information — for example medical evidence in a personal injury claim, information about a family's circumstances, or details of a conviction. We only collect it where it is genuinely necessary for the matter.

Where we handle it, we normally do so because:

- it is necessary for the establishment, exercise or defence of legal claims, or
- it is necessary for the provision of legal advice, or for legal proceedings, under the conditions set out in the Data Protection Act 2018, or
- you have given us your explicit consent.

We hold a written policy explaining the safeguards we apply to this information, which you may request from us. This information is subject to additional restrictions within the firm, including restrictions on the use of artificial intelligence tools, and it is never used to make a decision about you automatically.

## 6. Artificial intelligence

We use artificial intelligence tools to help us work more accurately and efficiently. Depending on your matter, this may include using AI to summarise or compare documents, to help us prepare drafts of letters and documents, to carry out legal research, to transcribe recordings, and to organise the information on your file.

Where we use AI in connection with your matter:

- We only use AI tools that the firm has approved and holds a business contract for. We do not use free or personal AI accounts for client work.
- Our contracts with these providers prevent them from using your information to train their AI systems.
- A qualified person always reviews the output before we rely on it, act on it, or send it to you or anyone else. No decision about you or your matter is taken by an AI system alone.
- Some of these providers are based outside the United Kingdom, principally in the United States. Section 8 explains the safeguards we put in place.
- We do not enter sensitive information of the kind described in section 5 into AI tools except where we have carried out a specific assessment permitting it.
- We keep a record of the AI tools we use and review them regularly.

**If you would prefer us not to use AI tools on your matter, tell Mark Sadler or the person handling your matter at any time. We will make sure that happens, and we will let you know if it is likely to affect the cost or the timescale of your work.**

## 7. Who we share it with

We share personal information only where we need to. The main recipients are:

| Recipient                                                                                                                                                                                        | Why, and their role                                                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>IT and case management providers, including Leap and Microsoft</b>                                                                                                                            | They host our systems and store our files. They act as our processors and may only use your information on our instructions.                                                                                                            |
| <b>Approved artificial intelligence providers</b>                                                                                                                                                | As described in section 6. They act as our processors and are contractually prevented from using your information for their own purposes, including training their systems.                                                             |
| <b>Identity verification and anti-money-laundering providers, including Infotrack Thirdfort Credit Safe and SmartSearch</b>                                                                      | To carry out the checks the law requires us to make.                                                                                                                                                                                    |
| <b>Barristers, experts, agents and other lawyers instructed on your matter</b>                                                                                                                   | To progress your matter. Barristers and independent experts decide for themselves how to handle your information in the course of their professional work, so they are usually separate controllers and have their own privacy notices. |
| <b>The other parties to your matter and their representatives, and the courts and tribunals</b>                                                                                                  | Where disclosure is necessary to conduct the matter, or is required by the rules of court.                                                                                                                                              |
| <b>Our accountants, auditors, insurers, brokers and professional advisers</b>                                                                                                                    | To run the firm, obtain insurance and take advice. Most act as separate controllers.                                                                                                                                                    |
| <b>HM Revenue &amp; Customs, the Solicitors Regulation Authority, the Legal Ombudsman, the Information Commissioner's Office, the National Crime Agency and other regulators and authorities</b> | Where we are required to report or disclose. These bodies act as separate controllers and decide for themselves what to do with the information.                                                                                        |
| <b>A buyer or successor</b>                                                                                                                                                                      | If we sell, transfer or merge parts of our business, or acquire or merge with another business. Any new owner would be required to use your information in accordance with this notice.                                                 |

We require everyone who processes personal information on our behalf to protect it, to use it only on our instructions, and to help us if you exercise your rights. We do not allow them to use your information for their own purposes.

We are also under a professional duty of confidentiality. That duty is separate from, and in some respects stronger than, data protection law. We will not disclose your affairs unless the law requires or permits it, or you agree.

## 8. Sending information outside the United Kingdom

Some of the organisations that provide services to us are based outside the United Kingdom, or store information outside it. This includes some of our IT providers and the providers of the AI tools described in section 6, several of whom are in the United States.

Whenever we transfer your personal information out of the United Kingdom, we make sure a similar degree of protection applies to it, by doing at least one of the following:

- transferring only to countries that the UK government has decided provide an adequate level of protection
- using contract terms approved for use in the United Kingdom — the International Data Transfer Agreement, or the UK Addendum to the European Commission’s standard contractual clauses — together with an assessment of the risks of the particular transfer

You can ask us for a copy of the safeguards we have in place for a particular transfer by contacting Mark Sadler.

## 9. Keeping your information safe

We have security measures in place designed to prevent your personal information from being lost, misused, altered, disclosed or accessed without authorisation. We limit access to those of our people and suppliers who need it, and they are subject to a duty of confidentiality.

Before we appoint an organisation to process personal information for us, we check that it has appropriate security and data protection measures in place. We require it by contract to protect your information, to use it only on our instructions, and to assist us if you exercise your rights. We review these arrangements periodically.

We have procedures for dealing with any suspected personal data breach. We will notify you and the Information Commissioner’s Office where the law requires us to.

## 10. How long we keep it

We keep your personal information only for as long as we need it, taking account of the amount, nature and sensitivity of the information, the risk of harm from unauthorised use or disclosure, the purposes we hold it for, and our legal obligations. Our retention policy sets out the detail and is available on request.

In practice:

- **Basic client records.** We are required to keep basic information about our clients — identity, contact, financial and transaction information — for six years after they stop being clients, for tax purposes.
- **Matter files.** We do not normally destroy a file for at least six years after the matter ends.
- **Files involving a lender.** Where you bought a property with a mortgage and we acted for the lender as well as for you, the lender may require us to keep the file for the life of the mortgage. That can be twenty-five to thirty years. You will normally have agreed to this in your mortgage terms.
- **Wills, deeds and other original documents.** Where we hold original documents for you, we keep enough information to link those documents to you for as long as we hold them. If a will is



challenged, that may be many years after we acted. There is therefore no fixed end date, unless the documents are returned to you at your request.

- **Enquiries that did not become matters.** We keep a record of the enquiry and our response for two years.

In some circumstances you can ask us to delete your information — see section 14. Often we will not be able to, because of the obligations above, and we will explain why. We may also anonymise information so that it can no longer be associated with you, in which case we may keep and use it indefinitely.

## 11. Marketing

We may use your identity, contact, technical, usage and profile information to form a view about what services may be of interest to you.

You will only receive marketing from us if you have asked us for information or have used our services, and have not told us to stop. We do not share your information with third party marketing organisations for their own marketing purposes.

You can ask us to stop sending you marketing at any time, free of charge, by contacting us or using the unsubscribe link in any email. If you opt out, we will still send you communications that relate to a matter we are handling or have handled for you — those are not marketing.

## 12. Cookies

Our website uses cookies and similar technologies. Some of these need your consent and some do not. Where consent is needed we will ask for it, and you can change your mind at any time.

We do not need your consent for cookies that are strictly necessary to provide the website, for cookies used solely to remember your display preferences, or for cookies used solely to collect aggregate statistics about how the website is used so that we can improve it. For those last two categories you can tell us to stop, free of charge, by [describe how — e.g. using the cookie settings link in the website footer].

We will always ask for your consent before using cookies for advertising purposes, or where information is shared with third parties for advertising.

You can also set your browser to refuse some or all cookies, or to alert you when a website sets one. If you block cookies, parts of our website may not work properly.

*[Our cookie policy at [\(link\)](#) lists the cookies we use and what each one does.]*

## 13. Automated decisions

We do not make decisions about you by automated means. Where we use technology to help us — including the artificial intelligence tools described in section 6, and identity and anti-money-laundering checking services — a member of our staff reviews the result and takes responsibility for any decision.

If that ever changed, we would tell you beforehand, explain how the decision was reached, and give you the right to ask for a person to review it and to challenge it.

## 14. Your rights

You have the following rights in relation to your personal information. To exercise any of them, contact Mark Sadler using the details at the top of this notice.

|                         |                                                                                                                                                                                                                                                                                    |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Access</b>           | To be told whether we hold information about you, to receive a copy of it, and to be told what we use it for, who we share it with, how long we keep it, and where we got it from. This is often called a subject access request.                                                  |
| <b>Correction</b>       | To have inaccurate or incomplete information corrected. We may need to verify the accuracy of anything new you give us.                                                                                                                                                            |
| <b>Erase</b>            | To ask us to delete information where there is no good reason for us to keep it. We often cannot, because of the legal and regulatory obligations described in section 10. We will tell you if that applies.                                                                       |
| <b>Objection</b>        | To object where we rely on our legitimate interests and something about your situation makes you want to object. We must stop unless we have compelling grounds that override your rights, or we need the information for legal claims. You can always object to direct marketing. |
| <b>Restriction</b>      | To ask us to pause our use of your information — while we check its accuracy, where our use is unlawful but you do not want it deleted, where you need us to keep it for a legal claim, or while we consider an objection.                                                         |
| <b>Portability</b>      | To receive information you gave us, in a machine-readable format, or to have it sent to someone else. This applies only to automated information we hold on the basis of your consent or in order to perform a contract with you.                                                  |
| <b>Withdraw consent</b> | Where we rely on your consent, to withdraw it at any time. This does not affect anything we did before you withdrew it. We will tell you if it means we can no longer act for you.                                                                                                 |
| <b>Complain</b>         | To complain to us, and to the Information Commissioner's Office. See section 15.                                                                                                                                                                                                   |

### What it costs

Nothing. There is no fee for exercising any of these rights. We may charge a reasonable fee, or refuse, if a request is clearly unfounded, repetitive or excessive — and we will explain why if we do.

### What we may need from you

We may ask for information to confirm your identity, so that we do not disclose personal information to someone who has no right to it. We may also ask you to clarify what you are looking for, particularly where we hold a large volume of information about you. Where we reasonably need that clarification, the time limit below pauses until you reply.

### How long we take

We respond within one month of receiving your request. If your request is complex, or you have made several, we may extend that by up to two further months — we will tell you within the first month if so, and explain why.

When we search for information in response to a subject access request, we are required to carry out a reasonable and proportionate search. That means we may not be able to find every mention of you in every system, and the law does not require us to.

## 15. How to complain

If you are unhappy with how we have handled your personal information, please tell us. You have a legal right to complain to us, and we have a legal duty to deal with your complaint.

Our Data Protection Complaints Procedure explains how, and is available at [link] or on request. In summary: contact Mark Sadler by any means that suits you, and we will acknowledge your complaint within 30 days, investigate it, and tell you the outcome.

If your concern is about the quality of our legal service, our fees, or delays on your matter rather than about your personal information, please use our separate client complaints procedure, which carries a right of referral to the Legal Ombudsman. If you contact us using the wrong route we will pass your concern to the right team and tell you we have done so.

### **You can also complain to the Information Commissioner's Office at any time**

Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Helpline: 0303 123 1113 | [ico.org.uk/make-a-complaint](https://ico.org.uk/make-a-complaint)

The ICO will normally expect you to have raised the matter with us first, and to have given us a reasonable period to respond.

We would always appreciate the chance to put things right before you approach the ICO, but you are not obliged to give us that chance and nothing in this notice affects your right to go to the ICO or to the courts.

## 16. Changes to this notice

This version was last updated on [date]. Previous versions are available on request.

We review this notice at least annually and whenever our processing changes. Where a change is significant we will tell you directly.

Please keep us informed if your details change during your relationship with us, so that the information we hold about you stays accurate.

## 17. Glossary

### **Lawful bases**

**Performance of a contract** means processing your information where it is necessary to perform a contract you are party to, or to take steps you have asked for before entering into one.

**Legal obligation** means processing your information where it is necessary to comply with a legal or regulatory obligation we are subject to.

**Legitimate interests** means the interest of our business in conducting and managing it so that we can give you the best and most secure service. Before we rely on this, we consider and balance any potential impact on you and your rights. We do not rely on it where our interests are overridden by the impact on you. You can ask us for more information about how we have assessed this for a particular activity.

**Recognised legitimate interests** is a narrower basis introduced in 2025 which covers a short list of purposes, including preventing and detecting crime and safeguarding vulnerable individuals, where the balancing exercise described above is not required.

## **Roles**

**A controller** decides why and how personal information is used. We are the controller of the information described in this notice.

**A processor** handles personal information on a controller's behalf and on its instructions only — for example our IT providers and our approved AI providers.

## **Terms**

**Personal information** (the law calls it personal data) means any information about a person from which that person can be identified. It does not include information where identity has been removed.

**UK GDPR** means the United Kingdom General Data Protection Regulation, which applies alongside the Data Protection Act 2018. Both were amended by the Data (Use and Access) Act 2025.