

DATA PROTECTION ACT 1998

UNDERTAKING

**Data Controller: Bellgrange Mortgages & Insurance Services Ltd
7 Canons Corner
Stanmore
Middlesex
HA8 8AE**

I, Francine Davis, Managing Director of Bellgrange Mortgages & Insurance Services Ltd, 7 Canons Corner, Stanmore, Middlesex, HA8 8AE, ('Bellgrange') on behalf of Bellgrange, hereby acknowledge the details set out below and undertake to comply with the terms of the following Undertaking:

1. Bellgrange Mortgages & Insurance Services Ltd is the data controller, as defined in section 1(1) of the Data Protection Act 1998 ("the Act"), in respect of the processing of personal data carried on by Bellgrange and is referred to in this Undertaking as the "data controller". Section 4(4) of the Act provides that, subject to section 27(1) of the Act, it is the duty of a data controller to comply with the data protection principles in relation to all personal data in respect of which it is a data controller.
2. The Information Commissioner ("the Commissioner") was informed of an incident involving the inappropriate disposal of paper documents containing client details in waste bins intended for the use of local residents. The material involved included mortgage application forms, documents containing client bank account details and copies of documents used to verify client identity. A few documents contained medical information.
3. The documents were left in the waste bins overnight prior to their collection by a waste disposal contractor. Following the discovery of the documents they were either returned to Bellgrange or destroyed by the waste disposal contractor. Following this incident Bellgrange has improved their physical security and disposal arrangements and offered to register the affected individuals with a fraud protection service provider.
4. The Commissioner has considered the data controller's compliance with the provisions of the Act in the light of this matter. The relevant provision of the Act is the Seventh Data Protection Principle. This Principle is set out at Part I of Schedule 1 to the Act. The Commissioner has also considered the fact that some of the data involved is likely to be information defined as "sensitive personal data" under Section 2(e) of the Act.

5. In view of the circumstances of this incident and the remedial steps taken by the data controller as a result, it has been agreed that, in consideration of the Commissioner not exercising his powers to serve an Enforcement Notice under section 40 of the Act, the data controller undertakes as follows:

The data controller shall, as from the date of this Undertaking and for so long as similar standards are required by the Act or other successor legislation, ensure that personal data is processed in accordance with the Seventh Data Protection Principle in Part I of Schedule 1 to the Act, and in particular that:

- (1) Physical security measures are adequate to prevent unauthorised access to personal data;**
- (2) There is an adequate policy covering the storage and disposal of personal data ;**
- (3) Staff are aware of the policy for the storage and disposal of personal data and are appropriately trained on how to follow that policy;**
- (4) The policy covering the storage and disposal of personal data is followed by staff;**
- (5) The data controller shall implement such other security measures it deems appropriate to ensure that personal data is protected against unauthorised and unlawful process, accidental loss, destruction, and/or damage.**

Dated.....

Signed.....

Francine Davis
Managing Director

Signed.....

Mick Gorrill (Assistant Commissioner, Regulatory Action Division)
For the Information Commissioner