

Privacy Notice

Who looks after your personal information

Your personal information will be held by The Mortgage Shop (Kent) Limited.

Our full privacy notice

This privacy notice contains key information about how we will use and share your personal information and the rights you have in relation to this. If you want to know more please ask us for a copy.

How we use your personal information

We will use your personal information:

- To provide services, manage your relationship with us and comply with any laws or regulations we are subject to (for example, the laws that prevent financial crime or the regulatory requirements governing the services we offer).
- For other purposes including improving our services, exercising our rights in relation to identifying services that may be of interest.

Who we share your personal information with

Your personal information will be shared only with companies that provide products and services to you so that we can look after your relationship with us. We will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of source including:

- Information given to us on application forms, when you talk to us in the office, over the phone or through the device you use and when new services are requested
- From analysis of how you operate your various financial matters including the frequency, nature, location, origin and recipients of any payments.
- From or through other organisations (for example, card associations, credit reference agencies, insurance companies, retailers, social media and fraud prevention agencies).
- In certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information?

We may be required by law to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- The right to access the personal information we have about you. This includes information from application forms, statements, correspondence and telephone calls.
- The right to get us to correct personal information that is wrong or incomplete.
- In certain circumstances, the right to ask us to stop using or delete your personal information.
- From 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent; you can also ask us to pass this information onto another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to (for example other directors or officers of your company).

We will collect this information to assess any applications, provide the services requested and to carry out fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights can be found in our full privacy notice.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice; a copy of which can be provided on request.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us by calling 01843 600666 or emailing info@themortgageshop.co.uk