

PRIVACY POLICY

At The Mortgage Shop (Kent) Limited we are committed to ensuring that your personal information is protected and never misused.

Our privacy policy explains what personal information we collect, why we collect it, how we use it, the control you have over your personal information and the procedures we have in place to protect your personal information. It applies to personal information we collect through our website, through application forms that you complete, including our *Fact Find* document, through information you provide during the course of any telephone conversations, through information shared via emails and during private consultations by appointment (explained in more detail below).

By sharing your personal information with us, and by continuing to use our services, you confirm that you have read and understood the terms of this privacy policy. We take responsibility for the personal information we collect about you, and we aim to be transparent about how we handle it, and give you control over it.

If you have any questions, comments or concerns about any aspect of this policy or how we handle your information please email us at info@themortgageshop.co.uk

Privacy principles

Privacy policies can be complicated. We have tried to make ours as clear and as accessible as possible. To help, we have also summarised how we handle your personal information at The Mortgage Shop (Kent) Ltd in our privacy principles below. These principles demonstrate our commitment to protecting your privacy and handling your personal information in the right way and as you would expect it to be handled.

At The Mortgage Shop (Kent) Limited we:

1. Will only ask for or collect the personal information we need to provide and improve the service, products and experiences our customers expect.
2. Give you control over the personal information we hold about you to ensure it is accurate and reflects your preferences.
3. Make sure your personal information is always secure and protected.
4. Are fair and transparent about how we use the personal information we hold.
5. Only ever use your personal information for the purpose that you trusted us to use it for.
6. Will never sell your personal information and only share it as outlined in our privacy policy or when you ask us to.
7. Respect your choice and inform you if there are any important changes that affect your personal information or how we use it.
8. Take responsibility for the personal information that we hold about you.

What personal information do we collect?

We are not interested in collecting every personal detail about you. Our main reason for collecting your personal information is to provide you with the service and products relevant to your needs and improve the experience that you and our customers expect from us.

Personal information is defined slightly differently across the world. **To guarantee your privacy and the protection of your information, we define it as any information that could be used to identify you or another individual.**

Email Communications

As a user of our services, we will send you support communications by e-mail. As long as you are happy for us to do so, we would also like to keep you posted on anything that's relevant to your needs which we think you might like to know about; whether it's a better deal or an improvement we feel you'd benefit from, we want to make sure you're happy with the communications you receive from us. You can find out how to update or change whether you would like to hear from us, or stop us contacting you, in the section below titled *'How can you change the way that we contact you?'*

If you ask us not to contact you anymore (by clicking on the unsubscribe option included in all our e-mail correspondence) we will remove your email from our contact list immediately.

We use the information we collect from you by itself and in combination with our customer record (the information you share with us) to make sure that we stop sending you support or marketing communications when you ask us to. We also use it to make our e-mails as interesting as possible by providing you with content and experiences that we think you may be interested in; you have the right to object to our use of your information for this purpose (see the section below titled *'Your controls and choices'*).

Social Media

We love interacting with you on social media. You may use social media to contact us about the services we provide, or to let people know what you think about our services. We review publicly available social media and online sites to get a better understanding of what people are saying about us, and the service we provide.

The information we collect from social media and online sites sometimes includes personal information that has been put online and is publicly available. We make sure any information we use is properly credited to its source or is made anonymous. These online and social media sites may have their own privacy policies explaining how they use and share your personal information. You should carefully review those privacy policies before you use these sites to make sure that you are happy with how your personal information is being collected and shared.

How do we use your personal information?

Our main reason for collecting and using your personal information is to provide you with the service and/or products that you expect from us.

Information you share with us

We use the personal information you share with us in the following ways:

To respond to your queries and requests;

To communicate with you;

To provide the service and support for the products relevant to your needs;

For customer satisfaction surveys and to allow us to improve your experience should you need support from one of staff;

To provide updates to you about any change to our policies, terms and conditions and any other matters which we may need to tell you;

As long as you are happy for us to do so, to tell you about any other products and services that might be relevant to your needs; and

To customise and improve the way that you do business with us in the future; for example, by illustrating products that we think you might be relevant, both on our websites and apps and on certain third-party websites (including on social media platforms).

You have the right to object to our monitoring of your use of our websites and how you engage with our promotional campaigns and advertising online for these purposes. For more information on how to exercise your right to object, see the section below entitled *'Your controls and choices'*.

Other potential uses of your personal information

We also use your personal information:

To assist in any disputes, claims or investigations relating to any products or services offered to you;

To detect and prevent fraudulent transactions; and

To comply with our legal obligations.

Our Contact Promise

We love to keep you posted, whether it's on the latest product deals or any other service or product that we think might be relevant to your needs. We do this in various ways, including e-mail, post, SMS, via social media platforms and by phone, but only if you are happy for us to do so. Ultimately, we want to make sure you're happy with the communications you receive from us. We therefore promise to:

Only send you marketing communications when you have told us it is ok to do so;

Never pass your personal information to anyone outside The Mortgage Shop (Kent) Limited apart from specific providers that we need to so that we can provide you with the best service available; and

Give you the option to stop receiving support or marketing communications at any time.

How can you change the way that we contact you about our services and support?

We will only send you email, SMS and postal communications when you have told us that you are happy for us to do so.

You can change the way that we contact you in the following ways;

Opt-In/Start Contacting Me

If you hadn't previously asked us to send you any communications, you can ask us to start contacting you (sometimes called an "opt-in") by:

Contacting us at info@themortgageshop.co.uk stating that you would like to receive communications from us.

Changing your preferences

If you have previously said that you would like us to contact you ("opted-in") but would like to change or update the way that we do so, you can update your preferences by:

Contacting us on info@themortgageshop.co.uk and stating that you would like to change or update the way that we contact you;

Opt-Out/Stop Contacting Me;

If you want to stop receiving marketing or support communications from us (sometimes called "opting out"), you can do so at any time by:

Contacting us at info@themortgageshop.co.uk stating that you no longer wish to receive such communications;

Using the unsubscribe option included in all our e-mail correspondence (on all marketing and support communications) or emailing us at info@themortgageshop.co.uk

What personal information does The Mortgage Shop (Kent) Limited share with third parties?

Most importantly, we never sell your personal information to anyone and only share it as outlined in this privacy policy or when you ask us to.

Third parties who provide services on our behalf

We share your personal information with certain third parties who provide the service or product you have asked for. They only have access to the personal information they need to perform those services. They are required to keep your personal information confidential and may not use it other than as we ask them to and always in accordance with this privacy policy.

The third parties who provide services on our behalf fall into the following categories:

All lenders, life service providers, Personal Touch Financial Services Ltd, who help us to process your personal information in order that you can obtain the product you require.

Those helping us to deliver products to you.

Social media platforms

Other third parties

We also share certain personal information with third parties who help us to detect and prevent fraudulent transactions. The information we share with those third parties includes some of the information that you share with us (such as, your contact details and information about the transaction), and some of the information from your online interactions (such as the IP address of your device). That information is used to determine whether a transaction could be fraudulent.

We will also share your personal information if we are required to do so by law, including in response to a legal process, such as a court order or subpoena, or to comply with other national, state, provincial or local laws.

We take responsibility for the personal information that you share with us and require those third parties with whom we share your personal information to apply the same level of privacy protection as is contained in this privacy policy.

If you would like more information on how we share your personal information, please email us at info@themortgageshop.co.uk

How long do we keep your personal information?

We only keep your personal information for as long as we need to, to be able to use it for the reasons given in this privacy policy, and for as long as we are required to keep it by law.

Your controls and choices

We give you control over the personal information we collect about you, to ensure it is accurate and reflects your preferences. For more information on how to change the way that we contact you, see the section above titled 'How can you change the way that we contact you about our products, services and support?'

You have the right to access, update and amend personal information that we hold about you. If the law in your country allows us to impose a fee for giving you access, we will communicate this to you in response to your request.

In certain circumstances, you can also:

Object to our use of your personal information for certain purposes

Ask us to limit or restrict our use of your personal information

Ask us to remove or delete personal information about you; or

Provide your personal information to a third-party provider of services.

If you would like to exercise any of your rights in relation to your personal information, please email info@themortgageshop.co.uk

How do we protect your personal information?

We are committed to protecting your personal information. We use appropriate technical and organizational measures, including encryption, to protect your personal information and privacy, and review those regularly. We protect your personal information using a combination of physical and IT security controls, including access controls that restrict and manage the way in which your personal information and data is processed, managed and handled. We also ensure that our staff are adequately trained in protecting your personal information. Our procedures mean that we may occasionally request proof of identity before we share your personal information with you.

In the unlikely event that we do suffer a security breach which compromises our protection of your personal information and we need to let you know about it, we will do so.

Data transfers, storage and the global handling of your personal information

The Mortgage Shop (Kent) Limited has its headquarters in the United Kingdom and its registered address is Sutherland House, Nelson Place, Broadstairs, Kent, CT10 1HQ

We collect personal information in the country in which you live. We then host and store that information in the UK.

We will make sure that both any transfer of your personal information by us or by the third parties that we share your personal information with, and our handling of your personal information, complies with those laws which apply to us. In any case, our transfer, storage and handling of your personal information will continue to be governed by this privacy policy.

By submitting your personal information to us, and by using our website, you agree to us transferring, storing and handling your personal information in this way.

Changes to this privacy policy

We will review and update this privacy policy at least once a year and will note the date it was last updated below.

If we change our privacy policy, we will post the details of the changes below. If we have your e-mail address, we may also e-mail you with information on those changes. If we need to, we will also ask you to confirm that you are happy with those changes.

We stand behind the commitments we have made. We will never change our policies and practices in a way that will offer less protection for personal information that we already have about you without your consent.

This privacy policy was last reviewed and updated in March 2018.