

Any reference to “MSOL” “us” “our” and “we” is to Mortgage Solutions. “you” means the customer.

Mortgage Solutions

Privacy Policy

Updated April 2018

Our privacy policy tells you how we collect, store and use your personal information. Please take a few minutes to read it.

At Mortgage Solutions, we are committed to protecting your personal data that is given to us. We know that your personal data belongs to you and not to us. That’s why we take the security of your information seriously.

Why and how we collect information

We collect and process your personal information at various stages, using our online contact and application forms, by email or in person. This will enable us to:

- Answer your questions
- Provide you with quotations
- Help us to provide you with the best possible service

We will keep your information for as long as is needed and only for the following purposes:

- Legitimate business activities
- Statutory or legal obligations
- Auditing and regulatory purposes

We are regulated by the FCA and are required to retain records that demonstrate the advice we provide to our customers.

These records contain personal information and data that enables us to formulate our advice.

We will not remove or delete any personal information or data until such time as our regulatory obligation has been fulfilled in respect of each transaction or piece of advice.

When you make an enquiry we will ask you to provide contact details such as:

- Full name
- Previous names
- Address (both security and residential)
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- Address history
- Date of birth
- Mobile and landline phone numbers

- Email addresses

If you give personal information about someone else, “such as a joint applicant”, you must have their permission to do so.

The information we collect about you is used solely for the purposes for which it was provided. We will only use it for additional purposes such as marketing if we have received your prior consent to do so.

If there are changes to any of your personal information and you tell us, we will update your records in our systems.

Where we have introduced you to another organisation, we are unable to update your details with them and you will need to contact them personally to notify them of these changes.

Where we offer other products such as insurance, we will need to collect information that is “sensitive” this type of information includes details about your health and any criminal convictions you have. Before we gather this type of information we will explain to you why it is required and will always store this information securely.

When you enter personal details on our website, you will be entering these details within a secure environment.

When arranging a mortgage or insurance for you, we will need to ask you for your direct debit details to pass onto the lender or insurance provider so it can collect payments.

Where we charge a fee for arranging a mortgage, or the mortgage we are arranging carries a cost – for example, a valuation fee – we will need to ask you for payment information such as your debit card or credit card details.

We use SSL (Secure Socket Layer) encrypted at 128bit to protect the information you send us.

In most web browsers, a padlock symbol appears at the top right, indicating when you are in a secure environment. Also, the ‘http:’ at the beginning of the website address changes to ‘https:’ with the ‘s’ indicating that you are in a secure environment.

WHERE WE KEEP YOUR PERSONAL DATA

Mortgage Solutions are a UK based. Our main databases are in the UK and Northern Europe. This means any personal information we access from or transfer to these locations is protected by European data protection standards.

Transfer of your personal information overseas

Some or all of your personal information may be transferred to, stored or processed by a service provider of ours located in countries outside the European Economic Area (EEA) where data protection laws may not be as strict as they are in the UK.

In these circumstances, we will take the necessary steps to ensure that the transfer of your data is in line with UK data protection requirements and that your information is treated securely and protected to a similar standard, We will only send your data outside the EEA to;

- Follow your instructions
- Comply with a legal duty

If we do transfer information outside of the EEA, we will make sure that it is protected in the same way as if it was being used in the EEA.

Whenever fraud prevention agencies transfer your personal data outside of the EEA, they impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the EEA.

They may also require the recipient to subscribe to ‘international frameworks’ intended to enable secure data sharing.

For further information please contact the fraud prevention agencies listed within this notice.

Please remember, that whilst we have security measures in place to protect your personal information, the internet is not 100% secure. We cannot, therefore, guarantee the security of any information you send us online. We are also not responsible for any loss or damage you or others may suffer as a result of losing the confidentiality of your information.

WHO DO WE SHARE YOUR INFORMATION WITH?

As mortgage brokers, we may share the information that you give us about you with other parties in applications, emails and letters, during telephone calls and conversations in our offices when registering for services.

Information we receive from or through other organisations (for example, credit reference agencies, mortgage lenders, insurance companies, comparison websites, social networks, and fraud prevention agencies) whether in the course of providing products and services to you or otherwise, and from information we gather from your use of and interaction with our internet and the devices you use to access them.

To the police, regulatory bodies or legal advisers in connection with any alleged criminal offence, unlawful activity or suspected breach of the Terms of Use and or the breach of other terms and conditions or otherwise where required by law or where we suspect harm or potential harm to others.

We will co-operate with any law enforcement authorities or court order requesting or directing us to disclose the identity or location of or any other information about anyone breaching any relevant terms and conditions or otherwise for the prevention or detection of crime or the apprehension or prosecution of offenders.

We shall not be obliged to give you any further notice of this.

Occasionally we may perform anti-fraud, credit or security checks using your details and receive information about you from other sources (such as credit reference agencies) which

we will be added to the personal information which we already hold about you in order to help us provide the products and/or services and assess credit, fraud or security risks.

Your Information

Individuals have the right to access their personal data and supplementary information. Individuals have the right to obtain:

- Confirmation that their data is being processed
- Access to their personal data
- Other supplementary information

We will not charge for initial requests to provide information but may charge a fee if requests for further copies of the same information are made. We will provide the requested information to you within a month of receiving your request unless the request is complex or numerous in which case we may extend this period by up to a further two months.

Where a request is manifestly unfounded or excessive, particularly if it is repetitive we may charge a fee to provide the information requested or refuse to respond. In these instances, we will inform you and explain our reason.

Before we proceed with any request, we will take steps to verify the identity of the person making the request.

Third Party Links

In the event that there are third party links to other websites for your convenience, you acknowledge and agree that we are not responsible for the availability or functionality of such external sites.

We do not endorse the contents of any external sites and are not responsible or liable, directly or indirectly, for any loss however caused to you by your use of any external site. Using our website.

If you use our website, we will collect information about the devices you're using – or ask third parties to do this for us.

This involves using technologies such as cookies, please read our Cookies policy.

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