

## Privacy Policy

Version Control		
Policy Owner:	Graham McCarthy	
Last Reviewed:	11 <sup>th</sup> April 2018	
V1.0	10 <sup>th</sup> April 2018	Initial Publication
V1.1	11 <sup>th</sup> April 2018	Expanded to clarify Special Category Data

Martland Mortgages.Com Ltd understands your concerns over the privacy of Personal Data you may provide to us as part of our day to day dealings with you.

This policy provides you with information about what types of information are collected, retention periods and other elements to comply with the EU Wide - General Data Protection Regulation and the UK's Data Protection Bill 2018.

If you have any questions about this Privacy Policy or our treatment of your Personal Data please contact using the details below.

If you are dissatisfied with this response you may request that your complaint be escalated, in which case it will be escalated to the Business Principal who will review your complaint and the initial response and provide a further response within 28 days of your request to escalate the matter.

If we are unable to resolve your complaint, you may make a complaint to the Information Commissioner's Office (if based in the UK, otherwise to your local Supervisory Body). Please see <https://ico.org.uk/for-the-public/raising-concerns> for more information.

Whilst this privacy policy sets out a general summary of your legal rights in respect of your Personal Data, this is a complex area of law and this privacy policy is not intended to represent legal advice. More information about your rights in respect of your Personal Data can be found on the Information Commissioner's website at <https://ico.org.uk/for-the-public>

### Key Terms

The following terms are used or referred to in this privacy notice – as such it helps to be familiar with these core terms (amended version based on GDPR – Article 4): -

- '*Data Subject*' – The individual about who the data is held (you, or your employees in the case of a Company who have asked us to provide services on their behalf)
- '*Data Controller*' – company/individual that determines the purposes and means of the processing of personal data (typically this refers to us when we market or provide a service to you, and your employer or other third party when they provide personal details about you). Generally, this refers to the individual/organisation that collects the data in the first place.
- '*Data Processor*' – Company/Individual which processes personal data on behalf of the controller.
- '*Consent*' of the data subject means any freely given, specific, informed and unambiguous indication of the data subject's wishes signifies agreement to the processing of personal data relating to him or her. This is typically used by us to provide mortgage services to you and to keep in touch and/or deal with your enquiry.



## Who we are

- Martland Mortgages.Com Ltd. Company Registered in England & Wales. Company Number: 06683754.
- We are authorised & regulated by the Financial Conduct Authority under reference: 586147
- We are registered with the Information Commissioner’s Office under reference: Z1552150
- Our Consumer Credit Licence Number is: 640240
- Our Address is:

Westminster Chambers  
106 Lord Street  
Southport  
Merseyside  
PR8 1LF

- Our telephone number is 01704 808286.

## Information we collect

Personal Data is anything which identifies you as an individual, either on its own or by reference to other information. If you are engaging with us to provide services this also applies to any information you share with us.

You should be aware that some data you share with us may fall under the category of Special Personal data under GDPR due to the presence of facial/biometric data.

## Data Processing where we are the Data Processor

We process the following personal data in order to provide you with our mortgage broking & related financial services.

<b>Data Element</b>	<b>Provided By:</b>
Name, address, financial & application information.	You
Identity Documents	You
Financial References	Your Professional advisor (such as Bank, Accountant or Solicitor)
Credit File Details	Experian, Equifax and similar Credit Reference Agencies
Current Mortgage	Current Lender

## Why we process your data

Data processing (including storage) is undertaken so that we can provide you with our services and/or respond to your enquiries.

We process this under the following lawful bases:

**Consent:** We seek consent to respond to your initial email enquiry and in specific instances on a case-by-case basis.

**Performance of Contract:** To enable us to undertake & provide the service to you.

**Legal Obligation:** Where we have a legal or regulatory obligation to process or retain data. (E.g Under Anti-Money Laundering Regulations)

**Special Category Data:** We process data in the form of Identity Documents that may contain biometric data. We process these under the lawful bases of Performance of Contract (a non-optional element of our arranging a mortgage) & Legal Obligation (Anti Money Laundering Regulations) supported by Article 9(2)(g).

We may also act as a Data Processor in certain situations on behalf of your existing Mortgage Lender. For example, at time of renewal where we are authorised to act on the Lender's behalf.

### Data Sharing with Third Parties

We will only share your details with the organisations listed, or in the scenarios outlined, for the purposes of providing you with the service (or servicing your enquiry).

- **Lenders:** Data is shared with lenders in order to assess, apply, progress & complete your mortgage or other financial obligation.
- **Compliance:** For Compliance purposes, completed Mortgage application files are shared with our external Compliance Auditor: Sally Grady. [The address redacted for publication as considered to be PII].
- **Technical:** Our IT Systems are supported by, and mail servers hosted by, The Duncan Reid Consultancy. 188 Liscard Road. CH44 5TN. Certified to the CyberEssentials Cyber Security & IASME Information Assurance (with GDPR) Standards.

For the avoidance of doubt: We do not sell or pass your contact details to any third-party marketing companies.

### Other companies we use to help us deliver our services to you

We use the following data processors/companies to enable us to provide and deliver our services to you:

- Sally Grady Compliance Services
- Email Hosting provided by Heart Internet via The Duncan Reid Consultancy. CH44 5TN.
- Website Hosting provided by Heart Internet via The Duncan Reid Consultancy.
- Cloud27Tec. BH8 8EZ
- Brilliant Solutions. SA7 9FG
- Estate Agents as necessary to progress your mortgage to completion
- Conveyancing Solicitors as required for the completion of the mortgage

It is not possible to pre-define the Estate Agents & Solicitors that may be chosen by you, vendors or lenders and we will share data where so required for the performance of the contract.

If we decide to change the services under our control & influence which process personal data we will request authorisation in advance and undertake a DPIA if appropriate.

## Contact

We will contact existing customers where the information/notification is related to existing services only and this will be on the legal basis of *performance of a contract*.

For sales related marketing activities - we will require consent and for you to take an affirmative action, furthermore you will have the option to opt-out (unsubscribe at any point). As per your rights - you may also object to direct marketing and we will cease all related activities (unless they impact our ability to deliver our contracted services to you - if you are an existing customer).

## Retention Periods

As per data privacy best practices, we delete customer personal information as quickly as possible. However, you should be aware that regulatory compliance may require data to be held at least for the period of the Mortgage.

## Your rights

As per GDPR Articles 12 to 23 you have rights associated with your data: -

If you require further details on your rights please contact us or alternatively find out more information from the ICO <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/individual-rights/>

1. **Right of access by the data subject** – Article 15. You (the data subject) shall have the right to obtain from the *controller* confirmation as to whether or not personal data concerning him or her are being processed, and, where that is the case, access to the personal data and related information.
2. **Right to Rectification** – Article 16. – from the *controller* without undue delay the rectification of inaccurate personal data concerning him or her.
3. **Right to Erasure** – Article 17 – the right to obtain from the *controller* the erasure of personal data concerning him or her without undue delay – subject to suitable grounds.
4. **Right to Restriction of Processing** – Article 18 – the right to obtain from the controller restriction of processing where certain rules apply.
5. **Right to notify any recipients** – Article 19 - where share data with in relation to the Articles 16,17 and 18 above.
6. **Right to data portability** – Article 20 – to receive personal data concerning him/her which they have provided to a *controller*
7. **Right to Object** – Article 21 – on grounds relating to his/her situation
  - where the lawful basis is legitimate interests.