
PRIVACY POLICY

BACKGROUND:

Mortgage Indeed Ltd. understands that your privacy is important to you and that you care about how your personal data is used and shared online. We respect and value the privacy of everyone who visits this website (“Our Site”) and will only collect and use personal data in ways that are described here, and in a manner that is consistent with Our obligations and your rights under the law.

Our Sites:

www.mortgageindeed.co.uk

Please read this Privacy Policy carefully and ensure that you understand it. Your acceptance of Our Privacy Policy is deemed to occur upon your first use of Our Site and You will be required to read and accept this Privacy Policy when signing up for an Account. If you do not accept and agree with this Privacy Policy, you must stop using Our Site immediately.

1. Definitions and Interpretation

In this Policy the following terms shall have the following meanings:

“Account”	means an account required to access and/or use certain areas and features of Our Site;
“Cookie”	means a small text file placed on your computer or device by Our Site when you visit certain parts of Our Site and/or when you use certain features of Our Site. Details of the Cookies used by Our Site are set out in section 13, below;
“Cookie Law”	means the relevant parts of the Privacy and Electronic Communications (EC Directive) Regulations 2003
“personal data”	means any and all data that relates to an identifiable person who can be directly or indirectly identified from that data. In this case, it means personal data that you give to Us via Our Site. This definition shall, where applicable, incorporate the definitions provided in the EU Regulation 2016/679 – the General Data Protection Regulation (“GDPR”)
“We/Us/Our”	means Mortgage Indeed Ltd, a limited company registered in England under company number 10482662, whose registered address is 107A Bristol Road, Whitchurch, BS14 0PU Bristol, and whose main trading address is.

2. Information About Us

Our Site is owned and operated by Mortgage Indeed Ltd, a limited company registered

in England under company number 10482662, whose registered address is 107A Bristol Road, BS14 0PU Bristol and whose main trading address is.

Our Network Data Protection Officer is Adam Stretton, and can be contacted by email at dpo@therightmortgage.co.uk, by phone on 01564732744 or by post at St. Johns Court, 70 St John Close, Knowle, Solihull, B93 0NH

Our Data Protection Controller is Nina Michalska and can be contacted by email at: nina.michalska@mortgageindeed.co.uk, by phone on 01275836355 or by post at 107a Bristol Road, BS14 0PU Bristol

We are an appointed representative of The Right Mortgage Ltd, St. Johns Court, 70 St. John Close, Knowle, B93 0NH, which is authorised and regulated by the Financial Conduct Authority. The Right Mortgage Ltd Financial Services Register number is 649443.

Mortgage Indeed Ltd is registered in England and Wales no. 10482662, and regulated by the Financial Conduct Authority with FCA no.766595

3.What Does This Policy Cover?

This Privacy Policy applies only to your use of Our Site. Our Site may contain links to other websites. Please note that We have no control over how your data is collected, stored, or used by other websites and We advise you to check the privacy policies of any such websites before providing any data to them.

4.Your Rights

4.1 As a data subject, you have the following rights under the GDPR, which this Policy and

Our use of personal data has been designed to uphold:

- 4.1.1** The right to be informed about Our collection and use of personal data;
- 4.1.2** The right of access to the personal data We hold about you (see section 12);
- 4.1.3** The right to rectification if any personal data We hold about you is inaccurate or incomplete (please contact Us using the details in section 14);
- 4.1.4** The right to be forgotten – i.e. the right to ask Us to delete any personal data we hold about you (We only hold your personal data for a limited time, as explained in section 6 but if you would like Us to delete it sooner, please contact us using the details in section 14);
- 4.1.5** The right to restrict (i.e. prevent) the processing of your personal data;
- 4.1.6** The right to data portability (obtaining a copy of your personal data to re-use with another service or organisation);
- 4.1.7** The right to object to Us using your personal data for particular purposes; and
- 4.1.8** Rights with respect to automated decision making and profiling.

4.2 If you have any cause for complaint about Our use of your personal data, please contact us using the details provided in section 14 and We will do Our best to solve the problem for you. If We are unable to help, you also have the right to lodge a complaint with the UK's supervisory authority, the Information Commissioner's Office.

4.3 For further information about your rights, please contact the Information Commissioner's Office or your local Citizens Advice Bureau

5.What Data Do We Collect?

Depending upon your use of Our Site, we may collect some or all of the following personal and non-personal data (please also see section 13 on Our use of Cookies and similar technologies

5.1 name

5.2 date of birth

5.3 gender

5.4 business/company name

5.5 job title

5.6 profession

5.7 contact information such as email addresses and telephone numbers

5.8 demographic information such as post code, preferences and interests

5.9 financial information such as credit / debit card numbers

5.10 Sensitive data such as; race, ethnic origin, religion, biometric, political, genetic data, trade union membership, sexual orientation, sex life

5.11 Medical information.

6.How Do We Use Your Data?

6.1 All personal data is processed and stored securely, for no longer than is necessary

in light of the reason(s) for which it was first collected. We will comply with our obligations and safeguard your rights under the GDPR at all times.

For more details on security see section 7, below.

6.2 Our use of your personal data will always have a lawful basis, either because it is necessary for Our performance of a contract with you, because you have consented to

Our use of your personal data (e.g. by subscribing to emails), or because it is in our legitimate interests. Specifically, we may use your data for the following purposes:

- Providing and managing your Account
- Providing and managing your access to Our Site

- Personalising and tailoring your experience on Our Site
- Supplying Our services to you (please note that We require your personal data in order to enter into a contract with you)
- Personalising and tailoring Our services for you
- Replying to emails from you
- Market research
- Analysing your use of Our Site and gathering feedback to enable us to continually improve Our Site and your user experience.

6.3 With your permission and/or where permitted by law, we may also use your data for marketing purposes which may include contacting you by email, telephone, text message or post with information, news and offers on our services. We will not, however, send you any unsolicited marketing or spam and will take all reasonable steps

to ensure that We fully protect your rights and comply with Our obligations under the GDPR and the Privacy and Electronic Communications (EC Directive) Regulations 2003

6.4 You have the right to withdraw your consent to Us using your personal data at any time, and to request that We delete it.

6.5 We do not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Data will therefore be retained for the following

periods (or its retention will be determined on the following bases):

- for no longer than it is necessary for us to fulfil our legal and regulatory responsibilities.

7. How and Where Do We Store Your Data?

7.1 We only keep your personal data for as long as We need to in order to use it as described above in section 6, and/or for as long as We have your permission to keep it.

7.2 Your data will only be stored in the UK

7.3 Data security is very important to Us, and to protect your data We have taken suitable measures to safeguard and secure data collected through Our Site.

7.4 Steps We take to secure and protect your data include:

- 7.4.1** Keeping software up to date;
- 7.4.2** Restricted access;
- 7.4.3** Anti-virus software;
- 7.4.4** Server and email encryption.

8. Do We Share Your Data?

Your information will be shared with third parties such as lenders, product providers and service providers who will use your data for the purpose of marketing and transacting business with you. In some cases, the third parties may require access to some or all of your data. Where any of your data is required for such a purpose, we will take all reasonable steps to ensure that your data will be handled safely, securely, and in accordance with your rights, our obligations, and the obligations of the third party under the law.

We also have a regulatory responsibility to share data with our regulator, The Financial

Conduct Authority (FCA).

9. What Happens If Our Business Changes Hands?

We may, from time to time, expand or reduce Our business and this may involve the sale and/or the transfer of control of all or part of Our business. Any personal data that you have provided will, where it is relevant to any part of Our business that is being transferred, be transferred along with that part and the new owner or newly controlling party will, under the terms of this Privacy Policy, be permitted to use that data only for the same purposes for which it was originally collected by Us.

In the event that any of your data is to be transferred in such a manner, you will not be contacted in advance and informed of the changes.

10. How Can You Control Your Data?

We aim to give you strong controls on Our use of your data for direct marketing purposes (including the ability to opt-out of receiving emails from Us which you may do by unsubscribing using the links provided in Our emails and at the point of providing your details and by managing your Account).

11. Your Right to Withhold Information

You may access certain areas of Our Site without providing any data at all. However, to use all features and functions available on Our Site you may be required to submit or allow for the collection of certain data.

You may restrict Our use of Cookies. For more information, see section 13.

12. How Can You Access Your Data?

You have the right to ask for a copy of any of your personal data held by Us (where such data is held). Under the GDPR, no fee is payable, and We will provide any and all information in response to your request free of charge. Please contact us for more details at admin@mortgageindeed.co.uk or using the contact details below in section 14.

13. Our Use of Cookies

Our Site may place and access certain first party Cookies on your computer or device. First party Cookies are those placed directly by used only by us. We use Cookies to facilitate and

improve your experience of our site and to provide and improve our services. Our systems automatically gather some anonymous information about visitors, including IP addresses, browser type, language, and the times and dates of web page visits. The data collected does not include personally identifiable information and is used, as described above, for statistical analysis, to understand user behaviour, and to administer the site.

We have carefully chosen these Cookies and have taken steps to ensure that your privacy and personal data is protected and respected at all times. All Cookies used by us on our site are used in accordance with current Cookie Law.

The following first party Cookies may be placed on your computer or device:

13.1 Google Analytics and Google Search Information

Our website uses Google Search Index know as well as Google Web Tools or Google Search Console, a tool service provided by Google, Inc. („Google”) and Google Analytics tool. The information generated by the Google search engine about your use of our keywords will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of our website, compiling reports on website activity for website operators and providing other services relating to website activity and Internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google’s behalf. Google will not associate your IP address with any other data held by Google. Further information about Google’s privacy policy may be obtained from <http://www.google.com/privacy.html>

13.2 Jetpack State (message)

Used for internal website statistics.

13.3 pll_language

Supporting different languages.

14. Contacting Us

If you have any questions about Our Site or this Privacy Policy, please contact Us by email at, by admin@mortgageindeed.co.uk telephone on 01275836355, or by post at 107a Bristol Road, BS14 0PU, Bristol. Please ensure that your query is clear, particularly if it is a request for information about the data We hold about you (as under section 12, above).

15. Changes to Our Privacy Policy

We may change this Privacy Policy from time to time (for example, if the law changes). Any changes will be immediately posted on Our Site and you will be deemed to have accepted the terms of the Privacy Policy on your first use of Our Site following the alterations. We recommend that you check this page regularly to keep up-to-date.