

# ID.Mortgages.

## Privacy policy

### Our contact details

Name: ID Mortgages Ltd

Address: 10 Meadow Close, Witchford, Ely, CB6 2JD.

Phone Number: 07745764330

E-mail: info@idmortgages.co.uk

### The type of personal information we collect

We currently collect and process the following information:

- Personal identifiers, contacts and characteristics (for example, name and contact details);
- Financial information (for the purpose of combating fraud and money laundering);
- Health and medical information (for the purpose of providing insurance advice);
- Property information (for the purpose of mortgage underwriting);
- See our privacy and cookies policy for details of information collected by our website.

### How we get the personal information and why we have it

Most of the personal information we process is provided to us directly by you for one of the following reasons:

- Mortgage advice, assessment/qualification and underwriting;
- Insurance advice, assessment/qualification and underwriting.

This information is collected on a 'contractual' basis to assist us with providing you with a mortgage and protection advice service.

We also receive personal information indirectly, from the following sources in the following scenarios:

- Lenders – Will provide us with necessary information to assist in providing advice, establishment of a lending product or the ongoing servicing of our customers;
- Insurers – Will provide us with necessary information to assist in providing advice, establishment of an insurance product or the ongoing servicing of our customers.

We use the information that you have given us in order to provide you with mortgage and/or insurance advice.

We may share this information with:

- Lenders (the specific lenders approached will be disclosed to you during the advice process);
- Insurance companies (the specific insurers approached will be disclosed to you during the advice process);
- The Financial Conduct Authority (regulatory purposes);
- The Information Commissioner's Office (law enforcement);
- National Crime Agency (Law enforcement)
- Other law enforcement bodies (law enforcement);
- Customer Relationship Management and Product Sourcing Systems (day to day processing of your data).

Under the General Data Protection Regulation (GDPR), the lawful bases we rely on for processing this information are:

- **We have a contractual obligation;**
- **We have a legal obligation;**
- **We have a legitimate interest.**

## How we store your personal information

Your information is securely stored in electronic format using our customer relationship management system, The Key.

Additionally, we also make use of market leading product sourcing technology provided by Mortgage Brain, Trigold, iPipeline and AIR sourcing.

We keep the above personal information for as long as is necessary to fulfil our regulatory and legal responsibilities. This means that we will retain your information for as long as you are legally able to file a complaint or as long as we have a legal obligation to do so under Anti-Money Laundering legislation. We will then dispose your information by permanently deleting from our files.

## Your data protection rights

Under data protection law, you have certain rights; including:

- **Your right of access** - You have the right to ask us for copies of your personal information.
- **Your right to rectification** - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.
- **Your right to erasure** - You have the right to ask us to erase your personal information in certain circumstances.
- **Your right to restriction of processing** - You have the right to ask us to restrict the processing of your personal information in certain circumstances.
- **Your right to object to processing** - You have the the right to object to the processing of your personal information in certain circumstances.
- **Your right to data portability** - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at: [dpo@therightmortgage.co.uk](mailto:dpo@therightmortgage.co.uk) if you wish to make a request.

## How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us at [dpo@therightmortgage.co.uk](mailto:dpo@therightmortgage.co.uk)

You can also complain to the Information Commissioner's Office [ICO] if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Helpline number: 0303 123 1113

ICO website: [www.ico.org.uk](http://www.ico.org.uk)

## 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 us for our use only. We use Cookies to facilitate and improve your experience of our Site and to provide and improve our products AND services. 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 and on Our Site are used in accordance with current Cookie Law.

Before Cookies are placed on your computer or device, you will be shown a prompt e.g. cookie pop up requesting your consent to set those Cookies. By giving your consent to the placing of Cookies you are enabling us to provide the best possible experience and service to you. You may, if you wish, deny consent to the placing of Cookies; however certain features of Our Site may not function fully as a result.

Certain features of Our Site depend on Cookies to function. Cookie Law deems these Cookies to be “strictly necessary”. Your consent will not be sought to place these Cookies. You may block these Cookies by changing your internet browser’s settings, but please be aware that Our Site may not work properly if you do so. We have taken great care to ensure that your privacy is not at risk by allowing them.

Our Site uses analytics services provided by Google Analytics. Website analytics refers to a set of tools used to collect and analyse anonymous usage information, enabling us to better understand how Our Site is used. This, in turn, enables us to improve Our Site. You do not have to allow us to use these Cookies, however whilst our use of them does not pose any risk to your privacy or your safe use of Our Site, it does enable us to continually improve Our Site, enhancing your user experience.

In addition to the controls that we provide, you can choose to enable or disable Cookies in your internet browser. Most internet browsers also enable you to choose whether you wish to disable all cookies or only third-party cookies. By default, most internet browsers accept cookies but this can be changed. For further details, please consult the help menu in your internet browser or the documentation that came with your device.

You can choose to delete cookies on your computer or device at any time, however you may lose any information that enables you to access our site more quickly and efficiently including, but not limited to, login and personalisation settings.

It is recommended that you keep your internet browser and operating system up-to-date and that you consult the help and guidance provided by the developer of your internet browser and manufacturer of your

computer or device if you are unsure about adjusting your privacy settings.

## **Know Your Cookies**

All Cookies used by and on Our Site are used in accordance with current Cookie Law. We may use some or all of the following types of Cookie:

### Strictly Necessary Cookies

A cookie falls into this category if it is essential to the operation of our website. Strictly necessary cookies may, for example, be required for functions such as logging in, storing items in a shopping basket, or enabling payment transactions.

### Analytics Cookies

Understanding how users use our website can be extremely valuable. Analytics cookies provide insights into many factors such as how users are navigating around the site and what features they are using. Analytics cookies may often be set by third parties, but not always.

### Functionality Cookies

Many websites offer some level of personalisation and functionality cookies play a key role here. For auditing purposes, however, it is important not to confuse these with the strictly necessary variety. If the site can be used properly without the cookie, it isn’t strictly necessary.

### Targeting Cookies

It is important to know when and how often someone visits our website, and which parts of it they have used (including which pages they have visited and which links they have followed). As with analytics cookies, targeting cookies allow us to better understand our users, enabling us to make our site and, more importantly, the advertising on it more relevant to those users’ interests. Targeting cookies may often be set by third parties.

### First-Party Cookies

As the name suggests, these cookies are placed directly by our website (as opposed to those placed by third-party services, for which see below). Most, if not all, of your strictly necessary and functionality cookies will likely be first-party cookies.

### Third-Party Cookies

These cookies are placed by third parties providing services such as advertising and analytics. Analytics and targeting cookies are common types of third-party cookie as such work is often not undertaken in-house.

### Persistent Cookies

Any of the cookies listed above may be a persistent cookie. Persistent cookies are those which remain active on a user's computer or device for a predetermined period of time and are activated when that user visits your website.

### Session Cookies

Any of the above types of Cookie may be a session Cookie. Session Cookies are temporary and only remain on your computer or device from the point at which you visit Our Site until you close your browser. Session Cookies are deleted when you close your browser.

For more specific details of the Cookies that We use, please refer to the table provided above.

## **Links to other websites**

Our website may contain links to third party websites. It should be noted that we do not have any control over these websites and so we are not responsible for the protection and privacy of any information which you provide whilst visiting such sites, which are not governed by this privacy statement. For this information, please consult the privacy

statement applicable to the website in question.