

Hearle House, 5 East Terrace Business Park, Euxton Lane, Chorley, PR7 6TB

info@euxtonmortgagemarket.co.uk

1. What does this policy cover?

1. 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.

2. Your Rights

- 1. You have the following rights under the GDPR, which this Privacy Policy and our use of personal data have been designed to uphold:
- 1. Fair processing of information and the right to be informed about our collection and use of personal data (transparency);
- 2. The right of access to the personal data We hold about you (see section 12) and to certain other supplementary information that this Privacy Policy is already designed to address;
- 3. The right to rectification if any personal data we hold about you is inaccurate or incomplete;
- 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);
- 5. The right to restrict (i.e. prevent) the processing of your personal data;
- 6. The right to data portability (obtaining a copy of your personal data to reuse with another service or organisation);
- 7. The right to object to us using your personal data for particular purposes including direct marketing; and

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- 8. Rights with respect to automated decision making and profiling which produce legal effects concerning you or similarly significantly affect you.
- 2. If you have any cause for complaint about our use of your personal data, please contact us 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.
- 3. For further information about your rights, please contact the Information Commissioner's Office or your local Citizens Advice Bureau. See, the Guidance from the UK Information Commissioner's Office (ICO) on individual's rights under the General Data Protection Regulation.
- 4. If you would like to exercise any of the above rights, please:
- 1. email, call or write to us;
- 2. let us have enough information to identify you;
- 3. let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and
- 4. let us know the information to which your request relates.

3. What Data Do We Collect?

We collect personal data about you when you access our Site, register with us, fill out forms on our Site, contact us and send us feedback. We collect this personal data from you either directly, such as when you register or contact us or indirectly such as your browsing activity while on our Site (see 'Our use of Cookies' below).

Depending upon your use of our Site, we may collect some or all of the following personal and non-personal data

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- 1. name and date of birth;
- 2. contact information such as address, email addresses and telephone numbers;
- 3. demographic information such as post code, preferences, and interests;
- 4. IP address;
- 5. web browser type and version;
- 6. operating system;
- 7. a list of URLs starting with a referring site, your activity on our Site, and the site you exit to;
- 8. financial and income information necessary in order to provide our services to you;
- 9. other personal information necessary in order for us to provide our services to you.

4. How Do We Use Your Data?

- 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 information please see 'data protection' at euxtonmortgagemarket.co.uk/euxton-mortgage-market-documents.
- 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.
- 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

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email, telephone, text message and/or post with information, news and offers

- 4. 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.
- 5. Third parties whose content appears on our Site may use third party cookies. Please note that we do not control the activities of such third parties, nor the data they collect and use and advise you to check the privacy policies of any such third parties.
- 6. You have the right to withdraw your consent to us using your personal data at any time, and to request that we delete it. Please see 'Contacting us' below for details on how to contact us.

5. How and Where Do We Store Your Data?

- 1. We have appropriate security measures in place to prevent personal information from being accidentally lost or used or accessed in an unauthorised way. We limit access to your personal data to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.
- 2. We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.
- 3. We may transfer your personal data to the United States of America when you use our online diary booking system.

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- 4. The United States of America does not have the same data protection laws as the United Kingdom and EEA. Whilst the European Commission has not given a formal decision that the United States of America provide an adequate level of data protection similar to those which apply in the United Kingdom and EEA, any transfer of your personal information will be subject to a European Commission approved contract (as permitted under the General Data Protection Regulation) that are designed to help safeguard your privacy rights and give you remedies in the unlikely event of a misuse of your personal data.
- 5. In addition, our Site is hosted by Advisor Pro (details above) and your data will be transferred to such third party before being transmitted to us.
- 6. We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.
- 7. If you would like further information please contact us (see 'Contacting Us' below). We will not otherwise transfer your personal data outside of the United Kingdom or EEA or to any organisation (or subordinate bodies) governed by public international law or which is set up under any agreement between two or more countries.

6. Do We Share **Your Data?**

1. Other than as set out in this Privacy Policy, We will not share any of your data with any third parties for any purposes unless we have your explicit consent to do so.



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- 2. In certain circumstances, we may be legally required to share certain data held by us, which may include your personal data, for example, where we are involved in legal proceedings, where we are complying with legal obligations, a court order, or a governmental authority.
- 3. We may compile statistics about the use of our Site including data on traffic, usage patterns, user numbers, sales, and other information. All such data will be anonymised and will not include any personally identifying data, or any anonymised data that can be combined with other data and used to identify you. We may from time to time share such data with third parties such as prospective investors, affiliates, partners, and advertisers. Data will only be shared and used within the bounds of the law.

7. What Happens If Our **Business** Changes Hands?

- 1. 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.
- 2. 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.

8. How Can You Control Your Data?

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- 1. In addition to your rights under the GDPR, when you submit personal data via our Site, you may be given options to restrict our use of your data. In particular, 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).
- 2. You may also wish to sign up to one or more of the preference services operating in the UK: The Telephone Preference Service ("the TPS"), the Corporate Telephone Preference Service ("the CTPS"), and the Mailing Preference Service ("the MPS"). These may help to prevent you receiving unsolicited marketing. Please note, however, that these services will not prevent you from receiving marketing communications that you have consented to receiving.
- 3. We sometimes contract with third parties to supply services to you on our behalf. These may include payment processing, information resourcing, search engine facilities, advertising, analytics and marketing. 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.

9. Your Right to Withhold Information

1. You may access certain areas of our Site without providing any personal 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.

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10. 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.

11. Our Use of Cookies

- A cookie is a small text file which is placed onto your device (eg computer, smartphone or other electronic device) when you use our Site.
 We use cookies on our Site. These help us recognise you and your device and store some information about your preferences or past actions.
- For further information on our use of cookies, please see our Cookie Policy at <u>Cookie Policy</u>
- 3. For further information on cookies generally visit www.aboutcookies.org or www.allaboutcookies.org.

12. Contacting Us

We hope that we can resolve any query or concern you raise about our use of your information. If you would like to contact us please contact us by phone on: 01257 208946 or email at:

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The General Data Protection Regulation also gives you the right to lodge a complaint with a supervisory authority, in particular in the European

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Union (or European Economic Area) state where you work, normally live or where any alleged infringement of data protection laws occurred. The Supervisory Authority in the UK is the Information Commissioner who may be contacted at https://ico.org.uk/concerns/ or telephone: 0303 123 1113.

If you have any questions about our Site or this Privacy Policy, please contact us. Please ensure that your query is clear, particularly if it is a request for information about the data we hold about you.

13. Changes to Our Privacy Policy

This Privacy Policy was published on 08/08/2018

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.

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