

# ***Privacy Statement***

## **Our Privacy Statement**

As the controller of your data, Interfinancial comply with and are registered under the Data Protection laws in the United Kingdom. We take all reasonable care to prevent any unauthorised access to and use of your personal information.

## **Why do we collect your personal information?**

We collect personal information about you in order to:

- Process your application for a mortgage or protection product;
- To review your mortgage or protection product as part of an on-going client relationship with us as your broker;
- To respond to complaints and case enquiries.

Your personal information is required to enter into any contract you may undertake with us as your broker for a mortgage or protection product, and for us to provide information on relevant products and services. Without this information, it would not be possible for us to provide these services.

## **The personal information we collect**

Personal information collected include:

- Your name
- Your date of birth
- Postal and email address
- Telephone contact details
- Employment details
- Financial information (bank statements, income & expenditure details, debit card details, savings, debts such as loans and credit cards, other assets, and employer & pension benefits)
- Special categories of personal data such as medical history for protection products
- Other related information to support your application and confirm your identity (such as UK residency status, retirement age)

The majority of this personal information is collected by our mortgage advisers when completing our fact find for a mortgage or protection product, from our mortgage administrators as part of our internal compliance checks or from the enquiry form on our website.

## **How do we use your personal information?**

As your broker, we use your personal information to discuss your personal circumstances with mortgage lenders and/or protection providers, in order to determine the most appropriate product for your needs.

The personal information you provide may be used by automated decision-making systems to check your eligibility for products and services. A lender may then undertake credit enquiries upon receipt of your mortgage application.

Your personal information may be shared with Interfinancial's approved contractors or agents, in order to maintain the customer relationship by providing continuing advice as your broker and to inform you about relevant products and services.

## Who we disclose personal information to

We disclose personal information to third parties such as lenders and protection product suppliers, but only to what is necessary to conclude the mortgage and/or protection contracts and the ongoing servicing of these contracts.

It may also be necessary to share your personal information with non-affiliated companies who perform support services on our behalf including those that provide professional, legal or accounting advice to Interfinancial.

These companies are required to ensure appropriate security measures are in place and maintain the confidentiality of your information, and to use your personal information only in the course of providing such services as specified by Interfinancial.

Finally, under limited circumstances, your personal information may be disclosed to third parties as permitted by, or to comply with, applicable laws and regulations, for instance, to meet our obligations to the Financial Conduct Authority (FCA) and when responding to subject access requests, proceedings of a court of law or similar legal process, to protect against fraud, and to otherwise cooperate with law enforcement or regulatory authorities.

The personal information you provide will not be passed to any third-party organisation for marketing purposes.

## Personal information and marketing purposes

You will have the opportunity to indicate if you wish to receive communications from Interfinancial about relevant services and products, together with other marketing communications when you provide your personal information.

If you subsequently want Interfinancial to cease using your personal information for these purposes, please contact our Compliance team at department at [info@interfinancial.co.uk](mailto:info@interfinancial.co.uk).

## Cookies

(a) What cookies Interfinancial use and why

Cookies are small text files, which often include a unique identifier that is sent by a web server to your computer, mobile phone or any other internet enabled device ("device") when you visit a website. Cookies are widely used in order to make websites work efficiently and help provide us

with business and marketing information to enable us to make informed decisions on the development of our websites.

## We use three main types of cookies

### 'Performance' cookies

These help us see how you use our website e.g. which pages you visit. These cookies don't collect any information that could identify you – all the information collected is anonymous and is only used to help us improve the performance of our website, understand what interests our users and measure how effective our advertising is.

We use performance cookies to:

analyse the performance of our website

help us improve the website by measuring any errors that occur

see how effective our adverts are (this isn't shared with 3rd parties).

Sometimes cookies are managed for us by third parties, but we don't allow the third party to use the cookies for any purpose other than those listed above.

By using our site you accept the use of 'Performance' cookies.

### 'Identification' cookies

These are used to help us customise website content based upon your selections.

We use identification cookies to:

remember choices you have made such as identifying yourself as an IFA or Adviser

show you when you're logged in to the website.

target you with adverts on other websites

You can control whether or not these cookies are used, but preventing them may mean you are unable to access certain features or services. Preventing these cookies may stop us remembering that you didn't want a specific feature or service.

By using our site you accept the use of 'Identification' cookies.

### 'Targeting' cookies

These are used to send you relevant information and see which content you use.

We use targeting cookies to:

send you customised news content via email

track which content you use.

target you with adverts on other websites

By using our site you accept the use of 'Targeting' cookies.

## (b) Third party cookies

There are a number of third parties which provide Interfinancial with content and functionality on our website, some of these providers will use cookies to ensure the particular areas of the site work.

The site also has Social Interaction links (such as Facebook or Twitter). Interfinancial does not control any cookies that may be sent when using these external websites. For more information on these, it is advised to check their cookie policies.

## (c) How to withdraw consent to, control and/or delete cookies

It is possible to remove cookies or block them from recording this information. This is generally found in the Options menu then Privacy section of your particular browser. Each browser is slightly different and constantly updating. For more information consult the Help menu of your browser.

This information has been provided to show our commitment to legislation regarding cookie awareness so that you can understand what cookies we use and why we use them. This ensures transparency in the data collected from you.

## Further information

Cookie Directive

<http://www.ico.org.uk>

Information about cookies

<http://www.allaboutcookies.org>

Internet Advertising Bureau

A guide to behavioural advertising and online privacy

<http://www.youronlinechoices.eu>

International Chamber of Commerce United Kingdom

Information on the ICC (UK) cookie guide

<http://www.international-chamber.co.uk/our-expertise/digitaleconomy>

## How long is your personal information retained?

We will retain your personal information in accordance with applicable laws and while a client relationship is in place. The Financial Conduct Authority (FCA) requires data to be kept for 6 years from the date of full application.

## Accessing your personal information

You have the right to access your personal information to check whether it is accurate and up-to-date. You also have the right to receive a copy of your personal information we process.

## Changes to our Privacy Notice

We keep our Privacy Notice under regular review and we will place any updates on this web page. This Privacy Notice was last updated on 22/05/2018.

## Questions

If you have any questions or complaints relating to how we use your personal information, or if you wish to exercise any of your rights regarding your personal information, please contact [info@interfinancial.co.uk](mailto:info@interfinancial.co.uk) or write to us at Interfinancial, The Brookhouse, Smithy Lane, Knighton, Market Drayton, Shropshire, TF9 4HP.

We will respond to you as soon as is possible. The length of time will depend on the type and complexity of the request, but you will receive a response no later than one month from the initial request.

## What if I am still not satisfied?

If you are not satisfied with how Interfinancial has responded to your enquiry, you have the right to complain to the [Information Commissioner's Office \(ICO\)](#), who is the regulator for data protection in the United Kingdom.