

## Privacy Policy

Property Finance Plus Limited, is committed to protecting your privacy. We provide the services and content available on [www.Propertyfinanceplus.com](http://www.Propertyfinanceplus.com) (together or individually referred to as “the site”) and are committed to protecting and respecting your privacy.

This policy (together with any other documents referred to in it) sets out the basis on which any personal data Property Finance Plus Limited, collects from Users, or that Users provide to Property Finance Plus Limited, will be processed. Please read the following carefully to understand Property Finance Plus Limited’s views and practices regarding your personal data and how it will be treated.

Property Finance Plus Limited, is responsible for the processing of the personal information you provide us and is registered with the ICO (Information Commissioners Office) in the UK under the General Data Protection Regulation. Our registration number is ZA486024.

### **Information Collected about our Customers**

In order to provide the highest level of service we will ask for certain personal information, this maybe online or otherwise. When accessing our website, we may also collect information about the devices you are using or ask a third party to do so on our behalf.

We only collect information that is pertinent to the service we provide and will retain this information for only as long as is needed.

Information will be retained for legitimate business activities, statutory or legal obligations or for auditing and regulatory purposes.

Where required in line with the services we provide, we may pass your details on to third parties. We do this on the understanding that they treat your information as confidential and only use it for the purpose for which it has been supplied.

Your personal information will be held securely on our system throughout our relationship with you, using a variety of systems and controls to protect your data from being used or disclosed in anyway it shouldn’t. This information will include data provided by you or others and may be provided in many ways including but not limited to:

Information provided in applications, emails, letter, telephone calls and conversations held face to face. Also, information may be acquired from completing forms on our website, customer surveys, questionnaires, competitions and promotions and through use of our company website or during financial reviews.

Details of User’s visits to the site including, but not limited to, the referrer page, the pages of the site accessed, traffic data, location data, web logs and other communication data, along with the time of these events.

Information received from third parties such as credit reference agencies, mortgage lenders and insurance companies, social networking and comparison sites or fraud prevention agencies. When making an enquiry with us we will ask you to provide some initial contact details. These may include your name, previous name, address history, date of birth, contact telephone number and email address.

## Privacy Policy

If you advise us of a change to your personal information we will update the records on our database. It is however, your responsibility to provide any other party where you may have opened an account or policy.

If you apply for a product through Property Finance Plus Limited, we may ask you for your bank details.

Where a payment is required for costs such as valuations, we may ask for credit or debit card details. We commit to destroying this information as soon as any payment has been made. We do not retain details of debit or credit cards.

When providing information about a third party such as in a joint application you should ensure you have their permission. We will store their information as described in this privacy notice.

### **Use of Our Website**

Any data gathered via our website, is owned solely by Property Finance Plus Limited, and will only be utilised for the purposes described in this policy.

When visiting our website or using our online service, certain data is collected automatically. This includes but is not limited to:

How you connect to the internet, including your IP address.

How you use our site such as screen resolution and browser data stored on your device, such as cookies. A cookie is a text-only string of data that is entered into the cookie file or 'memory' of the browser on your computer. It will typically contain the name of the domain from which the cookie has come, the 'lifetime' of the cookie, and a value, usually a randomly generated unique number. Cookies help Property Finance Plus Limited, to improve the site and to deliver a better and more personalised service.

Information about the device software and internet browser used.

Location data such as the area of the IP address used when accessing our online services. This information enables us to estimate audience size and usage patterns, recognise you when you return to the site and remember aspects of site subscription information and facilitate site enabled communication services.

In order to maintain and improve our level of customer service we may monitor or record our phone calls with you. This is not only used for training purposes but also helps detect and prevent fraud.

### **Using Personal Information**

Personal data received by Property Finance Plus Limited, may be used in a number of ways in order to continually improve the service we offer. This may include but is not limited to:

- Enabling the use of our website to accept you as a new or returning customer
- Processing of an application for a financial product on your behalf
- Letting you know of changes to our products and services
- Confirming your identity and the information you provide
- Improving how we support our customers

## Privacy Policy

Staff Training

Maintaining our records

Improved communications

Fraud investigation and prevention Complying with our regulatory and legal obligations

When gathering personal information, we will always request your consent. We will also seek consent for marketing, market research and prize draw, competitions etc.

If we ever look to use your personal information for any purpose not described in this policy, we will seek to obtain your consent first.

### **Retention period for personal data**

Except as otherwise mentioned in this privacy notice, we keep your personal information only for as long as required by us:

To provide you with the services you have requested;

To comply with FCA Regulation, other law, including for the period demanded by our tax authorities;

To support a claim or defence in court

### **Disclosure of Your Personal Information**

Property Finance Plus Limited, may disclose your information to our affiliates, associates or closely linked persons (howsoever defined by law or regulation), their directors, officers, employees and agents as well as any government entity or third party, for the purpose(s) outlined above or as a matter of law.

Property Finance Plus Limited, may disclose your personal information to third parties:

In the event that Property Finance Plus Limited, sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets; if Property Finance Plus Limited, or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets; and/

or

If Property Finance Plus Limited, are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply the terms of use and other agreements; or to protect the rights, property, or safety of Property Finance Plus Limited, its customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

### **Rights Regarding Your Personal Data**

You have the right to ask Property Finance Plus Limited, not to process your personal data for marketing purposes. Property Finance Plus Limited, will usually inform you if it intends to use your data for such purposes or if it intends to disclose your information to any third party for such purposes. You can exercise your right to prevent the use of your data for marketing purposes by contacting Property Finance Plus Limited, at their company email address.

## Privacy Policy

The web site may, from time to time, contain links to and from the websites of Property Finance Plus Limited, 's partner networks, advertisers and affiliates. If you follow a link to any of these websites, you should note that these websites have their own privacy policies and that Property Finance Plus Limited, does not accept any responsibility or liability for these policies. You should check these policies before submitting any personal data to these websites.

### **Persons Under the Age of 16**

Property Finance Plus Limited, does not deliberately or intentionally collect personal identification information online or otherwise, from any child under the age of 16 as our services are not directed at children. Any person under the age of 16 should seek approval from a parent/guardian prior to providing any information.

### **Access to Your Personal Information**

You have the right to request a copy of the personal information about you free of charge and to have any inaccuracies corrected. Please address requests to: email [hello@propertyfinanceplus.com](mailto:hello@propertyfinanceplus.com)

### **Changes to This Privacy Policy**

Due to the rapidly evolving technologies and capabilities on the internet Property Finance Plus Limited, may need to change this privacy policy over time.

Property Finance Plus Limited, may revise these terms of use at any time for security, legal, best practice or regulatory reasons by amending this page.

Property Finance Plus Limited, will not use this right to make substantial changes to the terms to your detriment, without giving you a chance to agree.

You are expected to check this page from time to time to take notice of any changes Property Finance Plus Limited, made, as they are binding on you, however data taken before any changes will not be affected without your individual permission.

This Privacy Policy was last updated on 20/11/2019

### **Contacting Property Finance Plus Limited**

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to: Rob Love, Tel No 07982 302 895, or [rob.love@propertyfinanceplus.com](mailto:rob.love@propertyfinanceplus.com)

You also have a right to complain to the Information Commissioner's Office, [www.ico.org.uk](http://www.ico.org.uk), which regulates the processing of personal data.