

## **PRIVACY NOTICE**

### **How we will handle your personal data and protect your privacy.**

A guide to how we meet the requirements of the Data Protection Act.

Making sure personal data is secure and properly dealt with is of paramount importance in our dealings with you. It is therefore important you understand what information we will take, why we need it, and how we will process your details.

### **Who will process my data?**

Severn Mortgage Solutions is authorised and regulated by the Financial Conduct Authority and will process your data in order to provide our services.

### **What data will you ask me for?**

In order to fully understand your financial needs and be able to give good advice, we need to obtain information about you, your family, your personal circumstances, and your preferences. Some of the information will be private and may be sensitive, such as details of your income and expenditure, health, debts and credit commitments, legal proceedings and adverse credit. Much of the information you provide will need to be passed on to the companies whose products you apply for.

### **Do I have to provide my personal data?**

In order for us to be able to give you suitable advice, we need you to provide all the information we ask for as openly and honestly as possible. If you prefer not to disclose some information, please tell us that you prefer not to disclose it and we will assess whether this will alter or impede the work we are doing for you.

### **How will you use my data?**

There are a number of reasons we need to process your personal data; The primary reason is to allow us to do the job you've asked us to do. Specifically, we will use your data to:

1. The primary reason we will use your data is to allow us to do the job you've asked us to do. Specifically, we will use your data to:
  - Assess and provide advice to meet your needs and circumstances;
  - Introduce you to a range of product and service providers in order to meet your requirements;
  - Administer cases and assist processing of applications;
  - Tell you about any changes to products and service we have arranged for you;
  - Inform you about products and services we think may be suitable for you (unless you ask us not to send you this information).
  
2. We may also process your information in order to meet our legal and regulatory requirements. These may include:

- Complying with the regulations set out by the Financial Conduct Authority and other regulators as required;
  - Preventing financial crimes such as money laundering and fraud by passing your details to other relevant bodies such as the police and National Crime Agency where required.
3. We may also process your personal data for our own legitimate interests. Typically, these would be limited to:
- Analysing our business for trends and research how we can improve our services to customers;
  - Reviewing the work we have carried out for you to ensure we have met the regulations and quality standards;
  - Ensuring we are able to exercise or defend legal challenges in the future.
4. Severn Mortgage Solutions LTD will use your data to monitor and assess our work to ensure we have provided a high standard of service and met our legal and regulatory commitments.

#### **How long we will we store your data?**

We will only keep your personal information as long as necessary. How long that is depends on the type of data and the nature of the work we have carried out. In most cases, your personal data will be stored for an indefinite period as we need to keep evidence that we have fulfilled our legal and regulatory requirements.

#### **Can I see a copy of my personal data?**

Yes. Please write to our Data Controller (details below) and we will provide a copy of any personal data we hold about you within one calendar month of receiving your request. Please note that we may need to verify your identity before providing the information.

#### **What if my data is incorrect or incomplete?**

You have the right to have your data corrected or completed by contacting our Data Controller in writing (details below). Please be aware that we need to maintain records of information as it was at the time of the advice or the transaction taking place.

#### **Can I have my data erased?**

If we have provided you with advice or processed a transaction on your behalf, we will not normally be able to erase your personal data. This is because we are obliged to maintain records of our advice and transactions to meet our regulatory requirements and in case we need to exercise or defend legal claims in future.

#### **Who is your Data Controller?**

Mark Stebbings  
Severn Mortgage Solutions Ltd  
Office 2, Unit B,  
Arthur Drive,  
Hoo Farm Industrial Estate,

Kidderminster,  
Worcestershire  
DY11 7SL  
07817 774402  
[Mark@severnmortgagesolutions.co.uk](mailto:Mark@severnmortgagesolutions.co.uk)

## **Cookies**

To make this site work properly, we sometimes place small data files called cookies on your device. Most big websites do this too.

### **What are cookies?**

A cookie is a small text file that a website saves on your computer or mobile device when you visit the site. It enables the website to remember your actions and preferences (such as login, language, font size and other display preferences) over a period of time, so you don't have to keep re-entering them whenever you come back to the site or browse from one page to another.

### **How do we use cookies?**

We use cookies to track the number of visitors to this site. This information is then shared within a Statement of Community Engagement which will be submitted alongside the planning application.

Enabling these cookies is not strictly necessary for the website to work but it will provide you with a better browsing experience. You can delete or block these cookies, but if you do that some features of this site may not work as intended.

The cookie-related information is not used to identify you personally and the pattern data is fully under our control. These cookies are not used for any purpose other than those described here.

### **How to control cookies**

You can control and/or delete cookies as you wish – for details, see **[aboutcookies.org](http://aboutcookies.org)**. You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit a site and some services and functionalities may not work.