

## **BACKGROUND:**

Ascentia Mortgage Solutions Limited understands that your privacy is important to you and that you care about how your information is used and shared online. We respect and value the privacy of everyone who visits Our Site and will only collect and use information in ways that are useful to you and in a manner consistent with your rights and Our obligations under the law.

This Policy applies to Our use of any and all data collected by us in relation to your use of Our Site. Please read this Privacy Policy carefully and ensure that you understand it. Your acceptance of Our Privacy Policy is deemed to occur upon your first use of Our Site. In addition, you will be required to read and accept this Privacy Policy when signing up for an Account. If you do not accept and agree with this Privacy Policy, you must stop using Our Site immediately.

### **1. Definitions and Interpretation**

In this Policy the following terms shall have the following meanings:

<b>“Account”</b>	means an account required to access and/or use certain areas and features of Our Site;
<b>“Cookie”</b>	means a small text file placed on your computer or device by Our Site when you visit certain parts of Our Site and/or when you use certain features of Our Site.
<b>“Our Site”</b>	means this website, <a href="http://www.ascentiauk.co.uk">www.ascentiauk.co.uk</a>
<b>“UK and EU Cookie Law”</b>	means the relevant parts of the Privacy and Electronic Communications (EC Directive) Regulations 2003 as amended in 2004, 2011 and 2015; and
<b>“We/Us/Our”</b>	means Ascentia Mortgage Solutions Limited, a limited company registered in England & Wales under 10115845, whose registered address is Belmont Place, Belmont Road, Maidenhead, SL6 6TB and whose main trading address is Green Fields Bottle Lane, Littlewick, Maidenhead, SL6 3SB.

### **2. Information About Us**

- 2.1 Our Site, [www.ascentiauk.co.uk](http://www.ascentiauk.co.uk), is owned and operated by Ascentia Mortgage Solutions Limited, a limited company registered in England & Wales under 10115845, whose registered address is Belmont Place, Belmont Road, Maidenhead, SL6 6TB, and whose

main trading address is Green Fields Bottle Lane, Littlewick Green, Maidenhead, SL6 3SB.

- 2.2 We are an Appointed Representative of Stonebridge Mortgage Solutions Limited which is authorised and regulated by the Financial Conduct Authority under 5601592.

### 3. **Scope – What Does This Policy Cover?**

This Privacy Policy applies only to your use of Our Site. It does not extend to any websites that are linked to from Our Site (whether We provide those links or whether they are shared by other users). 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.

### 4. **How We Use Your Personal Information**

- 4.1 To provide the highest level of customer service we need accurate customer information. You can help by informing us whenever your circumstances change, either by telephone or post.

Our main use of your personal information is to assist you in your application for a mortgage or mortgage related product, or to provide a specific service you require in relation to mortgage. Some details we can/will obtain elsewhere i.e. credit reference agencies.

Occasionally, we may contact you by letter, telephone or otherwise to inform you about other products and services that may interest you. If at any stage you wish not to be contacted in the future please write to us at the following address:

Ascentia Mortgage Solutions Limited  
Green Fields  
Littlewick Green  
Maidenehead  
Berkshire  
SL6 3SB

- 4.2 Unless you have given us your consent, we will not provide information about you to companies outside of Ascentia Mortgage Solutions Limited to use for their own marketing purposes.
- 4.3 Under the Data Protection Act you have the right to access the information we hold about you on our records. The act allows us to

charge a £10.00 fee for this service. If anything is inaccurate or incorrect, please let us know and we will correct it.

## **5. How and Where Do We Store Your Data?**

- 5.1. We only keep your data for as long as We need to in order to use it as described above on section 4 and/or for as long as We have your permission to keep it.
- 5.1 Data security is of great importance to Us, and to protect your data We have put in place suitable physical, electronic and managerial procedures to safeguard and secure data collected through Our Site.
- 5.2 Notwithstanding the security measures that We take, it is important to remember that the transmission of data via the internet may not be completely secure and that you are advised to take suitable precautions when transmitting to Us data via the internet.

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

- 6.1 In certain circumstances We may be legally required to share certain data held by Us, which may include your personal information, for example, where We are involved in legal proceedings, where We are complying with the requirements of legislation, a court order, or a governmental authority. We do not require any further consent from you in order to share your data in such circumstances and will comply as required with any legally binding request that is made of Us.
- 6.2 Occasionally, the Financial Services Authority (FSA) compliance review bodies audit a sample of our customer records to assess our compliance with the regulations. Whenever this happens, strict confidentiality conditions are always imposed.

## **7. Credit Referencing**

- 7.1 If you apply for any credit based products (e.g. mortgage or secured loan), a search will be performed with a credit reference agency. The agency will keep a record of the search.
- 7.2 When applying for a mortgage a search may be performed within public records, such as the Electoral Roll, that are available from credit reference agencies to help verify your identity.
- 7.3 Associations linking your financial records may be created on credit reference agency records when you apply for a mortgage in joint names. Your financial records, and those of anyone financially associated with you, may be considered in any future applications you make.

- 7.4 You have the right to apply to the credit reference agencies for a copy of your credit file. If there is anything incorrect on your file, you have the right to ask the agency to add a notice of correction.

If you have been refused credit you can get advice from your local Trading Standards department, Citizens Advice Bureau or Consumer Advice Centre, or through the agencies' websites. The Information Commissioner also produces a useful leaflet entitled No Credit? You can obtain a free copy from the Information Commissioners website at [www.informationcommissioner.gov.uk](http://www.informationcommissioner.gov.uk) or by telephoning 0870 600 8100

## 8. **Credit Scoring**

When you apply for a mortgage the details you provide, the information they already have and information from credit reference agencies is used to assess credit risk using a technique called credit scoring.

Various factors in all these details help the mortgage lenders assess the risk and determine the mortgage they are willing to offer you.

## 9. **Anti-money Laundering and Statutory**

To comply with money laundering regulations, and to help stop criminals using financial products or services to launder money, there are times when we need to confirm (or reconfirm) the name and the address of customers. We may need to do this whether you are applying to be a new customer or have been one for sometime. Some acts of parliament oblige us to disclose information about our customers to certain bodies with statutory powers.

## 10. **Web Site and Email**

If you email us, or give us your email address, we will keep a record of it. We may use it to contact you occasionally about our products and services, unless you ask not to do so. We will not give your email address to any unauthorised third parties.

Should you decide to send e-mail, you should remember that messages sent over the Internet are not secure and you should therefore think very carefully before including any information of a confidential nature. Ascentia Mortgage Solutions Limited will respect the confidentiality of your information and will limit the content of any e-mail we create to reflect the security limitations

that currently exist within the Internet environment. Should you therefore require us to respond, it is essential that you provide your full name and address to enable us to provide a written response.

**11. Cookies:**

- 11.1 When you visit Our Site, a certain amount of information is retained regarding the event to enable us to understand the profile of our visitors. The information retained includes the IP address and/or the domain name of the visitors. Cookies may be used to personalise your visit to this site.
- 11.2 All Cookies used by and on Our Site are used in accordance with current UK and EU Cookie Law.
- 11.3 This privacy policy only covers the Our Site and does not extend to other websites that are linked to our sites.
- 11.4 Before Cookies are placed on your computer or device, you will be shown a prompt 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 or as intended.
- 11.5 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.
- 11.6 You can choose to delete Cookies 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.
- 11.7 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.

## **12. Telephone Calls**

Ascentia Mortgage Solutions Limited may record telephone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for training purposes.

## **13. Contacting Us**

If you have any questions about Our Site or this Privacy Policy, please contact Us by email at [enquiries@ascentiauk.co.uk](mailto:enquiries@ascentiauk.co.uk), by telephone on 0800 612 3533, or by post at Green Fields Bottle Lane, Littlewick Green, Maidenhead, SL6 3SB. Please ensure that your query is clear, particularly if it is a request for information about the data We hold about you (as under section 4.3, above).

## **14. Changes to Our Privacy Policy**

We may change this Privacy Policy as we may deem necessary from time to time, or as may be required by law. 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.