

PRIVACY POLICY

Direct Mortgages is a trading style of David Corey referred to in this policy as "we" or "us" as appropriate. To contact the Direct Mortgages Protection Officer please write to: The Data Protection Officer at Direct Mortgages , 70 Whitby Road, Ellesmere Port, CH65 0AA.

As a result of the operation of this website and in connection with any services provided by us, we may obtain certain information about you. This Privacy Policy sets out the principles governing our processing and use of that information.

By your access to and use of this website you agree to our processing storing and using that information in accordance with the principles set out in this Privacy Policy.

We will limit the collection and use of your information to a minimum. We will only collect such information as is required to deliver the high standards of service you can expect from us, to inform you about the products and services we and our partners offer, and to administer our business.

We will take all reasonable steps to safeguard the security and confidentiality of any information you provide to us. We provide training and education to all our staff so they are aware of their obligations. We cannot however guarantee the security of any information you disclose online. You accept the inherent security implications of providing information over the internet and will not hold us responsible for any breach of security or disclosure of information unless we have been negligent.

We will not reveal any of your information to any external organisation unless we have previously informed you that this will happen through disclosures or agreement, and we have your authority to do so. We can also disclose your information to authorised parties if we are required to by law. You agree that we may disclose any information requested or required relating to you, or if relevant, any of your clients, to any regulatory authority to which we are subject or to any person in power to require such information by or under any legal enactment or where a third party has provided to our reasonable satisfaction written confirmation that it genuinely and reasonably believes your use of the site has been defamatory or otherwise unlawful and further that the disclosure of your data is necessary (a) for the purpose of, or in connection with, any legal proceedings (including prospective legal proceedings), or (b) for the purpose of obtaining legal advice, or is otherwise necessary for the purposes of establishing, exercising or defending legal rights.

We will always maintain control over the confidentiality of your information. If you have consented or have provided us with your email address, we may periodically send you information relating to products and services of Direct Mortgages and other carefully selected third parties. If at any point you want to change your preferences or need to review and update your personal details you should write to the Direct Mortgages Data Protection Officer.

You have a right of access under the Data Protection Act to information we hold about you on our records. The Act allows us to charge a fee of £10 for this service.

We will hold information collected by us, or a third party on computer and in other forms. This information may be used for the purposes disclosed in this Privacy Policy and may also may be passed to other third parties to:

enable confidential market research to be conducted on behalf of Direct Mortgages

enable the provisions of services you have requested

provide statistical information to third parties and Direct Mortgages' business partners

improve current services and offer new services.

From time to time, if you have consented, we may send you details of products and services which we or any third parties may offer. You may opt out of receiving these at any time by contacting us.

Direct Mortgages may make searches at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of the search whether or not any application proceeds. They may use credit scoring methods to assess this application and to verify identity. Credit searches and information which is provided to us and/or the credit reference agencies about you and those with whom you are linked financially may be used by us and other companies if credit decisions are made about you or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.

To prevent or detect fraud, or to assist in verifying your identity, we will make searches of our records and at fraud prevention agencies who will supply us information. We may also pass information to financial and other organizations involved in fraud prevention to protect us and our customers from theft and fraud. If you give false or inaccurate information and

we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your address on credit or credit related services or motor household, credit, life or any other insurance facilities.

It may also be used for tracing and claims assessment. We may hold any information you provide both during and after your association with us and it may be shared with third parties to protect against fraud.

If you make a successful mortgage application, we may give details of your account and how you manage it to credit reference agencies and to other third parties including lenders. If you borrow and do not repay in full and on time we may tell credit reference agencies who will record the outstanding debt.

You understand that if your application is made in joint names and the files of a credit reference agency are searched, an "association" will be created with the other person(s) named on the application. We and other lenders may take this financial association, created between the other applicant(s) and you into account in future applications for credit or financial services. The association will remain between you until one of you successfully applies for "disassociation" with the credit reference agencies.

We may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry the Inland Revenue and the council of Mortgage Lenders Possessions Register in the processing of any application and the administration of any account.

If you apply for certain products such as life cover, we may ask for sensitive information such as medical details. If so we will ask for your consent. We will not use, or share, whether internally or externally, any sensitive information unless it relates directly to the underwriting or administration of the product or service you have requested. If we need to disclose this information for any other purpose other than where we are legally compelled to do so, you will be informed of this at the time your information is collected and we will seek your consent.

Direct Mortgages reserves the right to monitor and intercept communications for lawful business purposes.

Systems personnel who operate and support electronic communications facilities need, from time to time, to monitor transmissions or observe transactional information to ensure proper functioning of the company's facilities and services. On these and other occasions, such personnel might inadvertently become aware of the contents of electronic communications. Except as provided for under Lawful Business Practice Regulations, personnel are not permitted to intentionally examine the contents of transactional information or disclose or otherwise use what they have seen, heard or read. If, however, violations of law or Company policy are discovered, personnel are required to report these to the appropriate officer.

To assist your navigation of this web site and our prevention of fraud we may send 'cookies' from this web site to your computer. We do not obtain personal data from your computer or gather personal information about you unless you personally give information to our server. Furthermore computer viruses are not passed through the use of 'cookies'. You may choose to disallow 'cookies' via your browser but this web site may not work properly as a result.