

## Privacy Policy

Massey Divall Financial Services (MDFS) is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Massey Divall Financial Services Web site and governs data collection and usage. By using the Massey Divall Financial Services website, you consent to the data practices described in this statement.

### **Collection of your Personal Information**

Massey Divall Financial Services collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. Massey Divall Financial Services also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favourites.

There is also information about your computer hardware and software that is automatically collected by Massey Divall Financial Services. This information can include: your IP address, browser type, domain names, access times and referring Web site addresses. This information is used by Massey Divall Financial Services for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Massey Divall Financial Services Web site.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Massey Divall Financial Services public message boards, this information may be collected and used by others. Note: Massey Divall Financial Services does not read any of your private online communications.

Massey Divall Financial Services encourages you to review the privacy statements of Web sites you choose to link to from Massey Divall Financial Services so that you can understand how those Web sites collect, use and share your information. Massey Divall Financial Services is not responsible for the privacy statements or other content on Web sites outside of the Massey Divall Financial Services and Massey Divall Financial Services family of Web sites.

### **Use of your Personal Information**

Massey Divall Financial Services collects and uses your personal information to operate the Massey Divall Financial Services Web site and deliver the services you have requested. Massey Divall Financial Services also uses your personally identifiable information to inform you of other products or services available from Massey Divall Financial Services and its affiliates. Massey Divall Financial Services may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Massey Divall Financial Services does not sell, rent or lease its customer lists to third parties. Massey Divall Financial Services may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, Massey Divall Financial Services may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Massey Divall Financial Services, and they are required to maintain the confidentiality of your information.

Massey Divall Financial Services does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Massey Divall Financial Services keeps track of the Web sites and pages our customers visit within Massey Divall Financial Services, in order to determine what services are the most popular. This data is used to deliver customized content and advertising within Massey Divall Financial Services to customers whose behaviour indicates that they are interested in a particular subject area.

Massey Divall Financial Services Web sites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Massey Divall Financial Services or the site; (b) protect and defend the rights or property of Massey Divall Financial Services; and, (c) act under exigent circumstances to protect the personal safety of users of Massey Divall Financial Services, or the public.

### **Use of Cookies**

The Massey Divall Financial Services Web site use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Massey Divall Financial Services pages, or register with Massey Divall Financial Services site or services, a cookie helps Massey Divall Financial Services to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Massey Divall Financial Services Web site, the information you previously provided can be retrieved, so you can easily use the Massey Divall Financial Services features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Massey Divall Financial Services or Web sites you visit.

### **Security of your Personal Information**

Massey Divall Financial Services secures your personal information from unauthorized access, use or disclosure. Massey Divall Financial Services secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

### **Changes to this Statement**

Massey Divall Financial Services will occasionally update this Statement of Privacy to reflect company and customer feedback. Massey Divall Financial Services encourages you to periodically review this Statement to be informed of how Massey Divall Financial Services is protecting your information.

### **Contact Information**

Massey Divall Financial Services welcomes your comments regarding this Statement of Privacy. If you believe that Massey Divall Financial Services has not adhered to this Statement, please contact Massey Divall Financial Services at [terry.massey@mdfs.co.uk](mailto:terry.massey@mdfs.co.uk) We will use commercially reasonable efforts to promptly determine and remedy the problem.

By continuing to use this website you agree to the terms of this privacy policy.

We collect, store and process data in line with the rules of the Data Protection Act 1998. The data collected, stored and processed is:

- Accurate
- Kept safe and secure
- Will not be kept for longer than necessary
- Will not be transferred outside the European Economic Area without adequate protection.

We will only use your data for the product(s) we have discussed and for no other reasons. We will not pass your details on to anybody else, unless you agree first.

The data controller is Massey Divall Financial Services.

The Data Protection Act 1998 gives you the right to find out what information our company has on you. You can request this by submitting a subject access request through the data controller listed above.

The email address for such request is [compliance@therightmortgage.co.uk](mailto:compliance@therightmortgage.co.uk)

The cost of such a request is £10 unless the information contains health records or a large number of paper files stored in an unstructured way by a public authority.

There may be some situations where we would be able to withhold information without explanation if the information is about:

- the prevention, detection or investigation of a crime
- national security or the armed forces
- the assessment or collection of tax
- judicial or ministerial appointments

If you are not happy with the response from your subject access request please contact the Information Commissioners Office.

You also have the right to inform us of any inaccuracies in the data we have on you and have them corrected.

#### **What to do if you have a complaint**

If you wish to register a complaint, please contact:

- In writing: The Right Mortgage, St Johns Court, 70 St Johns Close, Knowle, B93 0NH
- By phone: 01564 732744

A summary of our internal complaints handling procedure is available on request. If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service