



HEADLAND FINANCE LIMITED

**HEADLAND FINANCE LTD**  
**PRIVACY NOTICE**

**Who are we**

Headland Finance Limited are Mortgage Intermediaries established in 1992 with over 25 years experience in the industry, based in Torquay, Devon. We are authorised by the FCA (Financial Conduct Authority) and the NACFB (National Association of Commercial Finance Brokers).

**How the law protects you**

As well as our Privacy Promise, your privacy is protected by law and regulated by the GDPR (General Data Protection Regulation).

**How we gather your personal information**

- We will need to confirm your identity before we provide a service to you. We will ask you to provide an original passport/driving licence and a utility bill dated within the last 2 months as evidence of residency.
- We will also initially ask each proposed applicant to sign and return a GDPR data protection statement, asking for your consent to liaise with Professionals on your behalf for the purpose of your mortgage application/your choice of contact and your permission to allow the chosen mortgage lender to carry out a credit agency check.
- We will ask you to complete a 'Data Capture Form' for all proposed applicants and these are some of the kinds of personal information we will use:
  - ◆ Name
  - ◆ Date of Birth
  - ◆ Residential Address
  - ◆ History of where you have lived
  - ◆ Contact details such as email address and phone numbers
  - ◆ Financial data
  - ◆ Employment details

If you choose not to give personal information it may delay or prevent us from assisting you with your mortgage application.

Harbour Point Victoria Parade Torquay Devon TQ1 2BD  
Tel: 01803 215888 Fax: 01803 215880  
Website: [www.headlandfinance.co.uk](http://www.headlandfinance.co.uk)

Registered in England and Wales No. 3253549  
Director: A.P. Morris Director: T. Armstrong

## **How we use your personal information**

We are only allowed to use personal information if we have a proper reason to do so and with your consent.

- We will use your information to assess the affordability/suitability of your mortgage requirements.
- We will validate any information you provide to us.
- We will liaise with mortgage lenders to source and process your mortgage application.
- Where your mortgage is subject to a fixed term product, we will monitor the expiry date and if you wish us to do so contact you to discuss the products available to you at that time as per the GDPR statement.

## **Who we will share your personal information with**

- Financial institutes for the purpose of sourcing/processing a mortgage facility.
- Your personal advisors ie; accountant/solicitor/estate agent when consent has been given to do so (as appropriate and required, for example, an Agreement In Principle to an Estate Agent).

## **How we store your personal information**

- We promise to keep your data safe and private.
- Not to sell your data
- To give you ways to manage the way we obtain data on your behalf

## **How long we will keep your personal data**

- We may keep your data for up to 10 years for one of these reasons:
  - ❖ To respond to any questions or complaints
  - ❖ To show that we treated you fairly
  - ❖ To maintain records according to rules that apply to us

## **How we dispose of your personal information**

- Any documentation with personal information will be either shredded on site or we regularly engage the services of an organisation specialising in the safe disposal of information and will receive a certificate in this respect.

## **Your Rights**

- The right to be informed: How we gather and use your information as detailed in this privacy notice.
- The right of access: You can obtain a copy of your personal information held by us by writing to us at Harbour Point, Victoria Parade, Torquay, TQ1 2BD and we will respond within 28 days.
- You have the right to object to our use of your personal information, or to ask us to delete, remove or stop using your personal information if there is no need for us to keep it. This is known as the 'right to object' and 'right to erasure' or the 'right to be forgotten'.
- The right to rectification and data quality: You have the right to request that personal data we hold be rectified if it is inaccurate and you can make this request verbally or in writing to us. We will respond to your request within 28 days.
- The right to restrict processing: You have the right to restrict the processing of your personal data which would enable us to store but not use it.
- The right to data portability. This allows you to obtain and reuse your personal data for your own purposes across different services.
- The right not to be subject to automated decision-making including profiling.
- You can withdraw your consent options at any time. Please contact us if you want to do so.

## **How to complain**

- Please let us know if you are unhappy with how we have used your personal information by writing to Andrew Morris, Harbour Point, Victoria Parade, Torquay, TQ1 2BD.
- You also have the right to complain to the Information Commissioner's office. Details of how to report a concern is available on their website.