Important Information

Your Information
This explains how we will use your information.

We are Remortgage-today.com. We are also known as the data controller.

Use and storage of information

Your information may be held on our database and used by us and any other company we are authorised and required to pass your information to in order to process your mortgage and/or insurance policies. Your information includes any information which we hold now, or at any time in the future, which comes from or relates to:

- Factfinds, application forms or any other mortgage or insurance related documentation completed as part of your application
- Third parties, such as credit reference agencies and parties associated with you and
- Products and services taken through us

We and any companies that we are authorised to pass your information to further your application, will use your information to:

- Consider your application;
- Operate and administer the services that we and/or they supply;
- Service your relationship with us;
- Financial risk assessment, money laundering checks, compliance and regulatory reporting and fraud prevention;
- Help make decisions regarding selection and completion of insurance proposals and;
- Help us to identify products and services, which may be of interest to you (unless you have asked us not to.)

We will not disclose your information to outside companies or organisations EXCEPT:

- For operational reasons described about where this is in the pursuance of your mortgage/insurance application;
- Where we have your consent;
- Where we are permitted or required to do so by law;
- To any persons, including sourcing systems, mortgage lenders, mortgage packagers or insurers who provide a service to us and have agreed to keep your information strictly confidential;
- To any persons, including sourcing systems, mortgage lenders, mortgage packagers or insurers who supply benefits or services to you under or in connection with your mortgage/insurance; or
- To credit reference and fraud prevention agencies as set out below

You have the right of access to your personal records held on our files by written request to The Manager at the address indicated on the 'Key Facts About Our Services' document, and on payment of a fee.

Credit Reference and Fraud Prevention Agencies

We may make searches about you at credit reference agencies, who will supply us with credit information, for use in the assessment of credit products and other information, as well as information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search type – credit or identification – whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other 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. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering, as well as the management of your credit account.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of our records and at fraud prevention agencies, who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves, and our customers, from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we may record this. We and any other companies may use this information if decisions are made about you, or others at your address(es), on credit or credit-related services, or motor, household, credit, life or any other insurance facilities. It may also be used for tracing, claims assessment and verifying identity.

By stating a financial association with another party, you are also declaring that you are entitled to:

- Disclose information about your joint application and/or anyone else referred to by you
- Authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application, you may be treated as financially linked and your application will be assessed with reference to any 'associated' records.

If you decide to proceed with this application, you will be required to sign declarations confirming you accept the use of data as indicated. If you have any questions over the use of your data, please refer to the declaration at the end of this application.

We will also use your answers to help us administer the services we supply to you and any future agreements we may have with you.