

Bluestone Mortgages Ltd

Privacy Policy

Bluestone takes privacy very seriously. It is very important to us to maintain the confidentiality of any personal details or other information you may provide us with. This Policy sets out what sort of information we collect and hold about you, how that information is collected, how we use your information and how information may be corrected and/or updated.

Use of your personal information

Bluestone Mortgages Ltd of 1st Floor, Melbourne House, 44-46 Aldwych, London WC2B 4LL will be a data controller of your personal information.

Should you have any questions regarding the use of your personal information, we can be contacted by calling 0800 368 1833 or by writing to Privacy, 1st Floor, Melbourne House, 44-46 Aldwych, London WC2B 4LL.

Processing your personal data

We will process your personal data in order to perform our contract with you, protect our legitimate interests whilst doing so, and to comply with our legal obligations. We may use that data to:

- verify your identity, make credit decisions, ensure any offer to you is appropriate to your circumstances, and administer your account;
- trace you, and enforce, or allow forbearance in relation to, the agreement;
- comply with our obligations to regulators;
- for analysis and statistical purposes to assist us in running our business;
- assist fraud prevention agencies (“**FPAs**”) to prevent money laundering and financial crime, and credit reference agencies (“**CRAs**”) and to facilitate responsible lending;
- to consider and deal with any complaints you may have or any other problems which may arise in relation to your mortgage;
- or for any other purpose for which you provide us with your personal information.

We may process the following categories of personal data relating to you, when carrying out the above functions:

- name, address, contact details, email address, telephone numbers;
- date of birth, and if relevant, residency, citizenship, nationality, and any information about your health and any vulnerability;
- financial details, including your income and expenditure, savings, borrowings and debts
- employment record;
- marital status and details of your dependents;

- nature of occupier status (eg whether you are a tenant or owner occupier) and address history;
- information from CRAs and FPAs.

We may also process such data in relation to any guarantor of, or joint applicant for, the loan.

Processing Applications and administration

In the processing of your Application and the administration of your account, we may make enquiries of:

- CRAs and FPAs;
- Bluestone Group records;
- archives of publicly held information such as the Electoral Register and registers of court judgments;
- your current and previous lenders, employers, landlords, accountant and, bankers;
- the Land Registry and HM Revenue and Customs; and
- any intermediary or solicitor instructed by you in relation to the Mortgage application.

We may check the validity of any identification document you provide to prove your identity with the issuing authority of that document.

We may make a credit search with CRAs, which will record details of that search whether or not your Application is successful and may use credit scoring methods or other automated decision making systems to assess your credit status. Each search will be registered on your credit file(s) individually, and a number of searches within a short period may impact on your ability to obtain credit. If the Application is made in joint names and we search the files of a CRA, an “association” will be created with the other person(s) named in the Application. We or other lenders may take this association 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. Information held about you by credit reference agencies may be linked to records relating to other persons. Your Application will be assessed with reference to any “associated” records.

In the course to carrying out the functions listed above, we may disclose some of your personal data, to the extent that is proportionate, to:

- CRAs and FPAs. We may periodically submit information to these agencies throughout the term of your Mortgage. If you do not repay money owed to us on time and in full, we may inform CRAs who will record the outstanding debt, and this may impact on your ability to obtain credit.
- any intermediary assisting you with your mortgage application
- other Bluestone group companies,
- our regulators,

- any company providing insurance or other products in connection with the Mortgage,
- third parties which provide services to us in connection with the Mortgage;
- your guarantors, and any adult occupiers of the property,
- our guarantors, investors, or funders, and any entity proposing to do so;
- actual or proposed assignees of our rights against you;
- any party with whom we or our agents have, or are considering entering into, a contractual agreement in relation to the mortgage;
- any receiver, and any party who it may be necessary to inform in connection with any contemplated litigation against you;
- professionals employed in relation to the mortgage documents, or as advisors to persons referred to above.

Additional information

If you have expressly agreed to us contacting you, or sharing your Information with third parties, for the purpose of conducting confidential market research or sending you details of products or services that we think may be of interest to you, we may also pass your information to such third party suppliers for these purposes. You will have the right at any time to stop us from contacting you, or giving your details to others, for these purposes. You can write us at First Floor, Melbourne House, 44-46 Aldwych, London, WC2B 4LL if I wish it to stop.

As part of the processing of your personal information, decisions may be made by automated means. We may automatically decide that you pose a fraud or money laundering risk if our processing reveals your behaviour to be consistent with that of known fraudsters or money launderers; or is inconsistent with your previous submissions; or you appear to have deliberately hidden your true identity.

If you would like a copy of your personal information that we have about you call or write to us and we will provide you with a copy of any such information or give the contact details of the above mentioned agencies. A copy of the Experian Credit Reference Agency Information Notice (CRAIN) can be found here:

<http://www.experian.co.uk/crain/index.html>

We may retain and hold the Information, and all details and documents about you, for up to 12 years after the date on which either your Mortgage is repaid, or your Application does not proceed.

You have the right to request from us:

- (a) access to your personal information, and that the data be transferred to a third party.
- (b) that your personal information is erased or corrected;
- (c) that processing of data concerning you is restricted

If you are unhappy about how your personal information has been used, and wish to make a complaint, please contact us by phone at the customer service number or in

writing to our contact address. You also have a right to complain to the Information Commissioner's Office (<https://ico.org.uk/concerns>), which regulates the processing of personal data.

PLEASE TELEPHONE US ON 0800 368 1833 IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES FROM WHOM WE OBTAIN AND TO WHOM WE PASS INFORMATION ABOUT YOU. YOU HAVE A LEGAL RIGHT TO THESE DETAILS.

YOU HAVE A RIGHT TO RECEIVE A COPY OF THE INFORMATION WE HOLD ABOUT YOU IF YOU APPLY TO US IN WRITING.

Contact us

If you have a query about this privacy policy you can contact us in the following ways:

Bluestone Mortgages Limited,
First Floor, Melbourne House
Aldwych
London
WC2B 4LL

email - enquiries@bluestone.co.uk