



Privacy Policy

1. Introduction

This privacy policy relates to muvonmortgages.com (Muvon Mortgages Ltd), it informs you the customer, what to expect and how we collect data and information held about you.

2. Data Collected

This version was last updated on 18/07/2023 and we regularly review to ensure the accuracy of the document.

This Privacy Policy explains how we look after your personal data, your privacy rights and how the law protects you. for the purpose of the General Data Protection Regulation (GDPR) 2018, the registered data controlled is our compliance officer, whose registered address is The Dragon Network, Stafford Court, 145 Washway Road, Sale, Greater Manchester, M33 7PE.

Our trading address is 21 Carrholm Road, Leeds, LS7 2NQ.

We may contact you via phone, email, SMS, or other agreed communication methods including WhatsApp in order to obtain further information to support and complete our service. Should you wish to complete an application we may also require information in hard copy form sending via postal services.

When we complete a fact find we will collect the following information from you within the advice process:

- Loan details
- Application(s) details
- Employment/Income
- Credit commitments
- Adverse
- Portfolio
- Property details
- Solicitors/Accountants
- Budget planner
- Products, features & preferences

In addition to this, we may collect information from you during the mortgage application process including:

- Your credit report
- Identification, anti-money laundering and address verification
- Bank statements
- Payslips, P60 and contracts of employment - Tax year overviews and accounts

We may also collect personal information from you over the telephone for mortgage and general/ life insurance purposes.

We hold the right to record our telephone calls for training and quality purposes.

We will store a variety of data which includes:

- Identity
- Contract
- Financial
- Transaction
- Technical
- Profile and usage
- Marketing and communication

If you would like more information on the above, please feel free to contact us and we would be able to explain in detail.

We collect data relating to those that are financially dependent as this affects our affordability calculations to provide you with the most suitable recommendation. However, we will only ask for further data relating to any dependents if specifically required to submit an application to a lender.

We may also record information about potential vulnerabilities to meet the obligations of the Financial Conduct Authority (FCA) with regards to vulnerable customers.

We may share your information with the following entities:

- Any Dragon Group company
- Any regulatory body, ombudsman or law enforcement who has authority
- Any electronic identification form we use for identification, anti-money laundering and address verification purposes
- A mortgage lender; to allow us to make the mortgage application on your behalf
- Any third parties who are involved within the mortgage journey; conveyancers, solicitors, surveyors, mortgage clubs and Dashly platform
- Insurance providers with whom we complete general / life insurance applications with on your behalf

We will ensure all data remains within the EEA and captured under the General Data Protection Regulation (GDPR)

Under this you have various rights in relation to your information. You have the right to:

- Be informed
- Have access to your information
- Have personally identifiable information rectified
- Erase your personally identifiable information (this is not absolute and only applies to certain circumstances where there is no legal obligation)
- Restrict processing of personally identifiable data
- Object to the processing of your data

If you would like more information relating to the above, please feel free to contact us and we will answer any questions that you have openly and transparently.

If you apply for a mortgage through us, the lender may use this information to help make its decision about whether or not to lend to you.

3. Complaints

If you have a complaint about how we handle your data, please contact us

Include your name, address, preferred contact number and the email address you signed up with. We will investigate your complaint promptly and will respond to you with our findings. If we have been unable to resolve your information rights concern, you can raise the matter with the Information Commissioner's Office (ICO), who is the regulator for data protection in the UK. You can contact them on 0303 123 1113 to find out more.

4. Cookies

Cookies are a small text file placed on your device or computer when using our website. They allow us to understand the number of visitors we have so that we can analyse data about web traffic and helps us to improve our website.

Cookies can be temporary or permanent and do not collect personal or identifiable information about you. Temporary cookies form part of the security process and permanent cookies identify the link you used to find our website.