

## Full Privacy Statement

2nd Mortgages is a trading name of @2nd Mortgages Ltd. You can visit our site without providing us with any personal information. However, at times 2nd Mortgages or our partners may require personal information to process any requests that you make through our wizard, to process an application you subsequently make, to correspond, or for any other service related reason.

We will treat all your personal information as private and confidential (even when you are no longer a customer), except where disclosure is made at your request or with your consent or where we are required by law to disclose. We will hold your details for a minimum of 6 years.

@2nd Mortgages Limited will use your information for the purposes of administration, to source your financial products, marketing, customer services, analysing your purchasing preferences and customer profiling.

We may search the files of credit reference agencies who will record the search. This information may be shared with credit grantors and used for credit decisions and fraud prevention.

We will only provide your information to relevant third parties such as mortgage lenders and the providers of other financial products in order to process your various requirements. Except where @2nd Mortgages Limited is required to disclose by law, we will treat all your information as confidential, even when you are no longer a client and will not disclose any such information except where a disclosure is made at your request or with your consent.

Where necessary you consent to our processing data that is defined as sensitive by the Data Protection Act such as data relating to your health or offences for the above purposes. You also consent to our transferring your information to countries that do not provide the same level of data protection as the UK, if necessary for the above purposes. In order to provide certain online services to you, we may transfer your data to countries or territories outside of the EEA (European Economic Area) that may not provide the same level of protection as within the EEA. @2nd Mortgages Limited, its agents and sub-contractors will apply appropriate technical and organisational measures against the unauthorised processing of personal data and against accidental loss of, or damage to personal data. By providing your data you agree to your data being used and transferred as stated above.

In respect of the provision of illustrations for non-investment insurance products, data provided by you may be electronically forwarded to selected online quotation providers, who may use this to obtain personal illustrations of the cover available, from a panel of providers

For marketing purposes we may share your information with other companies within the same group. We or they may wish to contact you by mail, telephone, email or fax with offers of goods or services or forthcoming events which may interest you. If you do not wish to receive information on other products and services, you are given the

option to opt out of the service, or if you subsequently decide that you do not wish to be contacted you will be given the option to unsubscribe or you can write to: The Compliance Officer, 2nd Floor, Newland House, 139 Hagley Road, Birmingham, B16 8AU.

Where business is transacted, @2nd Mortgages Limited maintains client information for a minimum period of six years. You have the right to ask for a copy of your information (subject to a £10 fee). The Compliance Officer, 2nd Floor, Newland House, 139 Hagley Road, Birmingham, B16 8AU

We also obtain data and information by using cookies. A cookie is a piece of software that is placed on your computer's hard drive. A cookie helps analyse web traffic or lets us know when you visit a particular web page. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences. We only use this information for statistical analysis purposes and then the data is removed from the system.

A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us. We know that people have concerns about cookies, but we believe that the benefit we both gain from their proper use is worthwhile. You may set your web browser (Microsoft Internet Explorer or Netscape Navigator) to notify you of cookie placement requests or decline cookies completely. You can delete files that contain cookies - those files are stored as part of your Internet browser.