

Website Privacy & Cookie Policy

How we use your information.

This privacy notice, together with our terms and conditions sets out how we will use the personal data that we collect about you. It applies to information about you that you have provided to us, or information that we have collected about you.

We may collect personal information from you in a variety of ways, including, but not limited to, when you visit our website, fill out a form, during a telephone conversation, or subscribe to a newsletter. You may be asked for your name, email address, mailing address, phone number and other specific details relating to your enquiry.

Given that the Internet is a global environment, using it to collect and process personal data necessarily involves the transmission of data on an international basis. This means for instance that data you pass to us may be processed outside the European Economic Area, although the data will always be held securely and in line with the requirements of data protection legislation. We will however ensure that adequate measures are in place to protect your information and treat it as securely as it would have been had it remained in the EEA.

We may also use your information to help us better understand you as a customer so that we can tailor our services to meet your needs, for statistical analysis and to monitor and analyse our business.

Using our services.

When you use our service, we may process your details as required, so that we can manage your enquiry with us. This will be done based on both your legitimate interests and the legitimate interests of Southern Mortgages (Essex) Ltd t/a Southern Mortgages

If we provide you with financial advice, your data will be kept in accordance with FCA regulatory expectations, which in some cases mean the duration could be indefinite.

By using our website.

If you visit our website, we will automatically collect the following information;

- Technical information, including internet protocol (IP) address used to connect your computer to the internet, the display language, browser type and version, the operating system and the platform.
- Name and job title
- Contact information including email address
- Demographic information such as post code, preferences and interests
- Other information relevant to customer surveys and/or offers

This information is collected by cookies. You can find out more about the cookies we use, by visiting our Cookie section further down this page.

Please note, to improve our website, we may use feedback you provide to improve our products and services. We believe that this is in both our customers interest and the interest of the Southern Mortgages (Essex) Ltd. We won't share this information with anyone else, we just want to improve our service to you!

What we do with the information we gather

We require this information to understand your needs and provide you with a better service, and for the following reasons:

- Internal record keeping
- We may use the information to improve our products and services.
- We may periodically send promotional emails, subject to your consent, about new products, special offers or other information which we think you may find interesting using the email address which you have provided.

- From time to time, we may also use your information to contact you, subject to your consent, for market research purposes. We may contact you by email, phone, fax or mail.
- We may use the information to customise the website according to your interests.

By completing an enquiry form.

The information that we collect from an enquiry form that you complete will be used to process your interest in our services.

By telephone.

When your enquiry has been generated by an enquiry form, to gain additional information from you, we may contact you by telephone.

We may ask you if you'd like to receive details of other services that we provide and any relevant offers. We will only use your personal information for this purpose if you have consented. You may unsubscribe from any email marketing via unsubscribe links placed within each email or by emailing sue@southernmortgages.co.uk

We may also ask for consent for our partners to contact you with news and information of special offers. Please be assured that we will only share your data for this purpose when you have agreed for us to do so.

Your Rights: accessing your personal information.

In accordance with data protection legislation, you can make a request to us for the personal information we hold about you. This is called a 'subject access request'. If we do hold information about you, we will:

- give you a description of it;
- tell you why we are holding it;
- tell you who it could be disclosed to; and
- let you have a copy of the information in an intelligible form.

We will provide you with the information to which you are entitled within one month of your request. However, we will need to check who you are and therefore we will ask you for proof of identity. We do this to protect your personal information from being disclosed to anyone who should not have access to it.

You may be able to exercise additional rights, such as to ask us to stop using your personal data or to delete it and you can ask us to correct any inaccurate information that we may hold about you.

Links to other websites

Our website may contain links to enable you to visit other websites of interest easily. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Contact Us.

If you have any questions about this Privacy Policy, or for more information concerning your rights, including your right to access any personal information that we hold about you, you may contact the sue@southernmortgages.co.uk, or write to the Data Protection Officer at Southern Mortgages (Essex) Ltd, The Old Gasworks, 43 Progress Road, Leigh on Sea, Essex SS9 5PR

Your acceptance of these terms.

By using this website, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our website. Your continued use of the website following the posting of changes to this policy will be deemed your acceptance of those changes.

Information Commissioners Office.

If you are not satisfied with how we handle your personal data, in the first instance, please contact sue@southernmortgages.co.uk, Should, you remain dis-satisfied, then you may contact the Information Commissioners Office:

Address: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Tel No: 0303 123 1113

Website: <https://ico.org.uk/concerns/>

Changes to this privacy policy.

Southern Mortgages (Essex) Ltd has the discretion to update this privacy policy at any time. Please check this page for any changes and to stay informed about how we process the personal information we collect. You acknowledge and agree that it is your responsibility to review this Privacy & Cookie Policy periodically and become aware of amendments.

What is a Cookie and what do they do?

A cookie is a text file that is put on your device (computer, laptop, notebook etc.) when you visit a web site. Cookies can give users of web sites a better experience and make them work more efficiently. Without cookies, it would be very difficult for a web site to remember the user's preferences or registration details for a future visit.

We use cookies in several different ways to ensure that every visit is smooth, helpful and informative. We sometimes use third party cookies. We have outlined below the type of cookies that we use; those that are **strictly necessary** for the site to function, those that are used to enhance the **performance** of the site, those that remember your choices to provide enhanced features and allow the site to **function** better for you, and those that help the site to provide a more personal (**targeted**) experience by gathering information about your browsing habits, for example, by remembering a website that you've visited.

Strictly Necessary: These are cookies that are necessary. If you don't allow these cookies, then you won't be able to use our website.

Analytical/Performance: These cookies allow us to count visits and traffic so that we can improve the performance of our site and the therefore improve the customer experience. If you don't allow these cookies, then we won't know which pages are the most (and least) popular.

Functionality: These cookies allow the website to provide better functionality and personalisation. If you don't allow these cookies, then some parts of the website may not work properly.

Targeting: These cookies and similar technologies help personalise content. Whilst these cookies and similar technologies can track your visits to other websites, they don't usually know who you are.

How do I manage cookies?

Before Cookies are placed on your computer or device, you will be shown a prompt 'pop up' requesting your consent to set the relevant Cookies. By giving your consent to the placing of Cookies you are enabling Us to provide the best possible experience and service to you. You may, if you wish, deny consent to the placing of Cookies, unless those Cookies are strictly necessary; however certain features of Our Site may not function fully or as intended.

You can modify your browser settings so that it notifies you when cookies are sent to your device. This will allow you to manage the cookies that are set from using this website.

You can refuse cookies altogether, however in doing so, you may not be able to use the web site at all or some parts of the web site won't work properly.

Here's how you manage cookies in the various major browsers:

MICROSOFT INTERNET EXPLORER

GOOGLE CHROME

MOZILLA FIREFOX

APPLE SAFARI

For more information on cookies and how to manage them please go to www.allaboutcookies.org or www.aboutcookies.org.

To opt out of being tracked by Google Analytics across all websites visit <http://tools.google.com/dlpage/gaoptout>

If you have any questions or comments on this Cookies Policy, then please contact: sue@southernmortgages.co.uk.