

Data Protection Privacy Policy

The SJ Group Limited (trading as Mortgage Search Go) are committed to protecting and respecting your privacy. This policy sets out the basis on which any personal information we collect from you, or that you provide to us, will be processed by us.

The data controller is The SJ Group Limited, PO Box 243, Penarth CF64 9FH – Telephone 0844 69 333 60.

Our registration number with the Information Commissioners Office (ICO) is Z1393495.

Why do we collect your personal information?

We collect personal information in order to process applications for mortgages, personal and general insurances. We will also use the information to review your mortgage or insurance products for any future services we may offer as well as respond to any enquiries or complaints you may have.

We need to collect your personal information to enter into any contract you may undertake with us as your broker. Without this information it will not be possible to provide our services.

What information we may collect

You may provide us with information by filling in forms on our website(s) or by corresponding with us by phone, e-mail or otherwise. The information you give us may include but is not limited to:

- Contact information (name, address history, contact details such as telephone, mobile and email address),
- Personal details (marital status, previous name, children and ages, national insurance number)
- Employment details (employer name, address, time in job, previous employer)
- Financial information (banking details, salary, savings, liabilities and assets, credit history).

We will also collect documents to confirm identification, address, income and expenditure. The majority of the information collected is needed for the lenders or insurers; we also have to collect information for regulatory reasons.

Most of the information we collect is provided by you when making an application, however some personal information may be provided with your consent from estate agents, solicitors, employers, accountants, lenders and insurers as well as from credit bureaux for identification verification.

Sensitive data

In order to provide our services in relation to personal insurances such as Life and Critical illness insurance, we may need to collect additional sensitive information regarding your health, the medical history of you and your family, previous and current medical conditions, together with information about your height, weight and lifestyle habits. This information is collected and processed for insurance purposes.

How we use your personal information

As your broker, we use your personal information to fulfil your request to research the market to find the best products for you, to help complete the required paperwork and discuss your circumstances with mortgage lenders and insurers. We will use your information to carry out checks as required by the regulator. We will also use your information to keep you informed during the application process and with your consent contact you in the future regarding product changes, when your product is due to expire, and related services we offer.

The personal information you provided may be used by automated decision making systems to check eligibility for products. Lenders may undertake credit enquiries upon receipt of your application.

Who we disclose your personal information to

We disclose your personal information to third parties such as mortgage lenders and insurers, but only what is necessary to conclude the mortgage and/or insurance contracts and the ongoing servicing of these contracts. We may supply your information to mortgage and insurance clubs or packagers in order to secure products we don't have direct access to. These could include, but not be limited to: Complete Financial Services Limited, Cardiff Money, Chase Blue Loans, I-Commercial Finance, The Right Equity Release. We may share your information with our external compliance provider H3 Consultancy Ltd in order for them to carry out regulatory checks on us. These companies are registered under the Information Commissioners Office and required to ensure appropriate security measures are maintained for confidentiality of your information.

Your personal information may be disclosed to third parties as permitted by, or to comply with, applicable laws and regulations, for instance, to meet our obligations to the Financial Conduct Authority (FCA) and when responding to subject access requests, proceedings of a court of law or similar legal process, to protect against fraud, and to otherwise cooperate with law enforcement or regulatory authorities.

When we share your information with Lenders and insurers they may share your information with credit bureaux and Fraud Prevention agencies. They will perform searches which will leave a footprint on your credit file.

Storage of your personal information

We will store your information securely in locked premises and on password protected computers. We may use cloud storage services which will encrypt the data and be password protected.

We will hold data in accordance with regulatory requirements i.e. a minimum six years from the date of the application. We may hold your information for up to six years after the product expires for any future services you take from us, and for legal and complaint purposes.

Your rights

You have the right to request a copy of the personal data we hold on you. You can request this by contacting us at the address shown above. We will provide a copy within 30 days.

If you feel any of the data we hold about you is incorrect or incomplete you should contact us immediately and we will then amend this promptly.

You have the right to have your data erased, but only if this doesn't prevent any lawful or contractual requirement to retain the data.

You have the right to restrict the processing of your information should you contest to the accuracy of the information, when processing is unlawful or if you need the data to establish, exercise or defend a legal claim.

You have the right to request that your personal data is moved, copied or transferred easily from one IT system to another.

If you wish to complain about how we use your personal information please contact us at the above address, if you remain dissatisfied by our response you may refer your complaint to the Information Commissioners Office (ICO) who is the regulator for Data protection in the United Kingdom.