

Wisemove Property & Financial Services Ltd is authorized and regulated by the Financial Conduct Authority for residential mortgages and non investment insurance business. We are entered on the FCA register and our registration number is 301881. Our Companies House Registration Number is 4910696. Our VAT Number is 883 2855 86.

Our Privacy Policy

Throughout this policy references to 'us' 'our' 'we' refers to Wisemove Property & Financial Services Ltd. References to 'you' 'your' refers to any user/customer of our services or websites.

We take our obligations for personal information collection, it's use and your privacy very seriously and are committed to protecting and respecting your privacy.

This privacy statement explains what personal information we collect and how we use it. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

1. Information we may collect from you

To give you the best service possible (online and otherwise), we'll need to ask you for certain personal information. We may also use this information for security, identification and verification purposes.

When you access our website, we may also collect information about the devices you're using – or ask third parties to do this for us, for example Google Analytics. As this involves using technologies such as cookies, (which you've probably seen pop-up messages about whenever you use a website), please read our [Cookies policy](#).

Rest assured we only ever collect information that helps us provide our services to you. We will keep your information for as long as is needed and only for the following purposes:

Legitimate business activities to assist you.

Statutory or legal obligations.

Auditing and regulatory purposes.

We sometimes need to pass your information on to third parties who provide services to us. We do this on the understanding that they care for your information as carefully as we do, keep it confidential and use it only for the agreed purposes above.

So that we can offer you the best service throughout your relationship with us (either now or in the future), we'll hold your personal information securely in our systems. This will include password protection and/or encryption if held on computers, servers or in a cloud. This will include any information provided by you or others (for example, if you're making a joint application) in various ways, including (but not limited to):

In applications, emails and letters, during telephone calls and conversations in our offices, when registering for services, in customer surveys, when you participate in competitions and promotions, when using our company websites, and during financial/mortgage reviews and interviews.

Information we receive from or through other organisations (for example, credit reference agencies, mortgage lenders, insurance companies, social networks, and fraud prevention agencies) whether in the course of providing products and services to you or otherwise, and from information we gather from your use of and interaction with our internet and the devices you use to access them.

Updating your details

If you tell us about changes to your personal details, we'll update your records in our database for you. But if you've opened an account or policy with another organisation that we introduced you to, you'll need to contact them personally to make updates.

Contact information

When you make an enquiry with us about any of the services we offer, we'll ask you to provide some contact information. This may include but is not limited to some or all of the following:

full name

previous names

current home address

previous residential addresses

date of birth

landline and mobile phone number

email address

Payments

If you apply for a mortgage or life assurance policy through us, we may ask you for your direct debit details to pass onto your chosen lender or insurance company so that they can collect your payments.

If the product you've applied for carries a cost – for example, a valuation fee – we may ask you to provide payment information such as your debit card or credit card details.

Sensitive personal data

For some products such as insurance, we'll need to collect and process information that Data Protection law defines as "sensitive". This includes details about your health and any criminal convictions you have. If we need to ask for anything like this, we'll always explain what information we require and why. Rest assured, we'll always process and store this information securely.

Joint applicants

If you give personal information about someone else (such as a joint applicant), then it's really important to make sure you have their permission to do so.

If someone gives information about you – or you give us details about someone else – we may add it to the personal information we already hold about you or them. This will only be used in the ways we describe in this privacy notice.

Using our website or providing us with your personal data

Even with security measures in place, it's important to remember that the internet is not 100% secure. This means we can't guarantee the security of any information you send us online. We're also not responsible for any loss or damage you or others may suffer as a result of losing the confidentiality of your information.

2. How we may use your information

Storing your personal information helps us improve our products, services and the ways in which we offer them to you – in lots of different ways.

Enabling you to access our website and use our services

We'll need to use your information to accept you as a new or returning customer.

Letting you know about significant changes to our products, terms or privacy policy

If there are any significant changes to our products or their features, our terms or our privacy policy, we'll let you know by email, text message or when you log into our website.

Confirming your identity and verifying the information you provide

When any of our customers apply for a product, the law requires us to check their identity. This makes it harder for criminals to use financial systems, or to use false names and addresses to steal the identities of innocent people. Checking everyone's identity is an important way of fighting money laundering and other criminal activities.

Improving how we support you and all our customers

So we don't have to start from scratch every time you contact us, we use your information to provide and improve the support we offer. For example, answering any specific questions you have or helping you access your account when you've forgotten your log-in information.

Telling you about other products you may be interested in

We'll use your details to identify other products and services we offer that we believe you might want to know about – but only if you give us consent.

If you no longer wish to receive such information from us, you can update your preferences by writing to us at the address below, or giving us a call:

Wisemove Estate Agents, 27 Southgate, Sleaford, Lincs. NG34 7SY

Email: info@wisemove-property.co.uk

Call: 01529 415400

Market research

We may invite some of our customers to take part in market research. If you take part, we'll use any feedback you give us to improve the products and services we offer.

Managing prize draws, competitions, surveys and other promotional activities

We sometimes run prize draws, competitions, promotions and surveys. If you take part in these promotional activities, we'll use the personal data you provide us with for these activities.

Fraud investigation, detection and prevention

We may use your information for fraud investigation, detection and prevention measures and in order to provide suitable security for your account and your information that we hold (such as to enable us to prevent others logging in to your account without your permission from unknown devices).

Investigation, detection and prevention of crime

We may use your information for the investigation, detection and prevention of crime (other than fraud).

Training our staff

To ensure you have the best possible experience when you contact us, we'll use your information to ensure our team has the knowledge and expertise to meet your needs.

Reporting and analytics

Knowing more about who our customers are can help us improve the products we offer. So we may use your data for reporting and analytical purposes – for example, looking at where our customers are coming from.

Tracking activity to improve our service – and protect your information

Collecting data on how you use our websites helps us to better understand your interests. It can also help us detect if someone else is trying to access your account or use the services that we're providing you. By building a clearer picture of how you interact with us, we can help make sure we're offering you our best service.

Maintaining our records

Like any business, we need to make sure we keep comprehensive and up to date records of the ways we process your information – along with the day-to-day administrative tasks that go into running our business.

Resolving complaints and disputes

Our goal is to make sure all our customers are happy with our service. But we're only human. So if you do make a complaint, we'll use the information we have about you to help us resolve things for you.

Complying with the law

As you might expect, the law requires us to comply with lots of regulations – including ones about processing customer information. Where necessary, we use your personal data to allow us to fulfil our legal requirements.

Improving our communications by tracking emails

We want to make all our communications as useful to you as possible. To achieve this, we may use performance tracking technology within our emails to capture information including (but not limited to) the time and date you open our emails and the type of device you used to open them.

The first thing these details allow us to see is whether our emails are opened, and what links our customers click on within them. Then we use this information to improve the emails we send to you and the services we provide.

We may share this information with other organisations (for example, mortgage lenders) to help them improve their own interactions with you. Rest assured that we won't pass your data to any third parties for marketing purposes unless you have an existing relationship with them. And you won't receive any marketing emails from them unless you've given them your explicit consent to contact you in this way.

Using social media

Like every business, we want to understand our customers even better. To do this, we may research what people are saying about us in public comments made on social networking sites such as Twitter and Facebook.

Pre-filling forms

To save you time, if you're an existing customer applying for a new product, we may speed up the account opening process by pre-filling application forms with the information we already hold about you.

Uses of your personal information not described in this Privacy Policy

If we ever have to use your personal information for any purposes that we haven't described in this policy, you'll hear from us. We'll let you know exactly what we'll use it for before we go any further and, where appropriate, obtain your consent.

3. Where in the world do we send or store your information?

As a UK based company, all the personal information we process is protected by European data protection standards. And, if we ever have to send data overseas, we take care that it's covered by the same high standards.

Wisemove Estate Agents is based exclusively in the UK. Our main databases are in the UK. This means any personal information we access from or transfer to these locations is protected by European data protection standards.

4. Your rights to how we use your personal information

It's really important that you understand your rights in relation to your personal information – as well as how you can contact us if you have any questions or concerns.

You have the right to see and receive a copy of any personal information we hold about you. You also have the right to have any inaccurate information corrected. We'll be happy to talk through these requests with you. But, as I'm sure you'll appreciate, there's a need for us to protect your confidentiality.

One of the ways we protect your confidentiality is to check that anyone asking for personal information has the right to receive it. Sometimes we may ask you to prove your identity or provide a written authority before making information available. Normally we would not charge for such requests however, we can refuse or charge for requests that are manifestly unfounded or excessive. If we refuse your request we will advise of the reason and would advise that you would have the right to complain to the supervisory authority and to a judicial remedy.

To ask for a copy of your details, or to make a change to your details, please write to:

Data Protection Officer,

Wisemove Estate Agents, 27 Southgate, Sleaford, Lincs. NG34 7SY

You can also ask us to restrict access, stop processing, correct mistakes or delete the information we hold on you. It's worth noting that in some cases we're not always required to correct, delete or stop processing personal data, even if you ask us to.

Complaints

We take the privacy of your personal information very seriously. But if you ever feel you need to complain about how we've handled things, you can contact us in any of the following ways:

Wisemove Estate Agents, 27 Southgate, Sleaford, Lincs. NG34 7SY

Email: info@wisemove-property.co.uk

Call: 01529 415400

If your complaint is about the administration, or terms and conditions of a product sold by us but provided by a lender/insurer, you may need to contact them about it. If needed, we'll forward details of your complaint to the insurer concerned, as well as giving you their contact details.

If you're still unhappy with any aspect of how we handle your personal information, you also have the right to contact the Information Commissioner's Office (ICO). This is the supervisory authority that regulates handling of personal information in the UK. You can contact them in the following ways:

Go to their website: <https://ico.org.uk>

Call: 0303 123 1113.

Write to: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

5. How we keep your personal information secure

At Wisemove Estate Agents we understand how important it is to keep your personal information secure. We use a variety of technologies and procedures to protect your private data from being accessed, used or disclosed in any way it shouldn't be. For example, we store the information you give us on computer systems with limited access that are password protected, in many cases twice password protected, which are located in controlled facilities. We also regularly review our policies and procedures to make sure they remain relevant.

The security arrangements we've put in place include physical, organisational, and technological measures. Together, they help to protect the personal information we hold from risks including:

Loss, theft, unauthorised access, collection, use, disclosure, copying, modification, disposal and destruction.

As covered above, we may have to share your information with third parties to carry out some of our services, including lenders and insurers among others. We require every third party that we share information with to keep up adequate security safeguards and comply with all the required laws and standards for protecting personal information.

6. How long we keep your information for

We'll keep your personal information securely stored for as long as we need it to provide you with the services you want from us. We also keep it to comply with legal obligations – and to help us resolve any disputes that might come up.

As the reasons that we keep your personal information can vary – depending on what it is and what products or services you’re signed up to – we may need to keep certain details for longer than others.

In every case, we regularly reassess whether we need to hold your personal information. And anything that we don’t need anymore will be securely disposed of.

7. Changes to this privacy policy

So that you’re always in the know about what happens with your personal information, it’s a good idea to check this Privacy Policy for updates from time to time. We can update this Privacy Policy at any time. So ideally, you should check it regularly.