

Legal and privacy policy

Privacy Notice

This Privacy Notice sets out how we use and protect the information that you provide to us and the information that we obtain from other sources and generate ourselves.

The products and services featured are only available to residents of the United Kingdom aged over 18 and are subject to status. By accessing and using this website you are agreeing to our Conditions of Use and Privacy statement below. Telephone calls are recorded for training and security purposes.

Mazmap is a trading style of Mazmap Ltd and Mazmap Solutions Ltd.

If users have questions regarding our policies please contact us by e-mailing us at hello@mazmap.com or writing to:

Data Protection Officer
Mazmap Ltd
Building 2, Axis,
Rhodes Way,
Watford,
Hertfordshire,
WD24 4YW

Using your personal information

We will treat all your information as private and confidential (even when you are no longer a customer) in accordance with this privacy notice. Where your application has been introduced to us by a third party, for example a credit broker, we may disclose information concerning the progress of your application to them. We will store the information about you on computer and in other records and will take appropriate measures to keep your data secure. We will only use this information for the purposes registered under Data Protection law.

When we process your personal data, we do so primarily with a view to entering into the loan contract or to fulfil a contract we have with you (or for the reasons set out below). Contact may be made with you by telephone (calls may be recorded for training, compliance and evidential purposes), post, email or SMS messaging to help service your account. We may do this ourselves or we may ask someone else to do it for us and we may pass information about you and your account to anyone who services your account and to anyone we ask to help us to enforce the loan agreement, this could include solicitors, field agents or surveyors. If you chose to communicate with us or send information via a third-party mobile phone application, how your personal data will be used will be set out in their own privacy policy.

We may contact you via email to invite you to review any services and products you received from us in order to collect your feedback and improve our services and products.

Legal basis for processing personal data

When we process your personal data, we do this for the following reasons:

- to progress the loan enquiry;
- to enter into the loan contract;
- to record and place on the relevant public registers our interests in respect of any of your property that our loan is secured against;
- to fulfil a contract, we have with you;
- when it is our legal duty to do so;
- where we have legitimate interest in doing so (and this doesn't outweigh your own relevant interests); or
- when you have given us consent.

Your rights

Your personal data is protected by legal rights, which include your rights to request access to your personal information, object to our processing of your personal data, request that your personal data is erased or corrected, request restriction and data portability. These rights are, however, not always absolute rights as some are subject to some restrictions.

Access to your personal information

Data Protection law gives you the right to request the personal information that we hold about you. You have the right to be informed whether or not we are processing personal data that relates to you, and if so to be informed of what we are processing, what we use the data for, who we disclose the data to and how long we will keep it for.

Object to processing

Depending on the legal basis for which we are using your information, you may be entitled to object if you believe there are lawful grounds to do so.

Erasure

You have a right to request deletion or removal of personal data in certain circumstances, in essence where the processing fails to meet the requirements of data protection law.

Correction / rectification

You can ask us to correct personal data we hold about you, if you are able to evidence that the data we hold is inaccurate.

Restriction

You have a right to request that we restrict our use of your personal data. The Company will be required to restrict the processing of personal data in certain circumstances, for example where an individual contests the accuracy of the personal data.

Data portability

You may ask us to provide you with a copy of the personal data you have provided to us in a commonly used electronic format.

Your data - retention periods / how long we keep your data.

We will keep your personal data for as long as you are a customer of Mazmap. Once you have paid back the loan, we will keep your data for up to 12 years to enable us to deal with any questions or complaints, to demonstrate compliance with regulation or for legal reasons.

Contact

For more information or to exercise your data protection rights, please contact us at hello@mazmap.com, phone us on 0330 818 0788 or write to us at:

Data Protection Officer
Mazmap Ltd
Building 2, Axis,
Rhodes Way,
Watford,
Hertfordshire,
WD24 4YW

Marketing

If you choose to receive marketing material from us, we may contact you by letter, phone, SMS or electronic mail to offer other products which we feel may be of interest to you. If you do not wish to be contacted by us, please write to the Data Protection Officer at the address above, or e-mail your name and address to hello@mazmap.com.

Enquiry Form

We may request information from you on our enquiry form. A user must provide contact information (such as name, email address, home address etc) and in some cases,

financial information (such as loan amounts, outstanding credit balances etc). This information is used in consideration of your loan application and to contact you regarding your application. By submitting the enquiry form you are confirming that the information given is accurate and that you consent to its use.

Credit search

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies (“CRAs”). Where you take financial services from us, we may also make periodic searches at CRAs to manage your account with us.

To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them the information in this notice, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your spouse or financial associate successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods

and your data protection rights with the CRAs are explained in more detail at www.equifax.co.uk/crain, www.experian.co.uk/legal/crain & www.transunion.co.uk/crain

Information sharing with brokers

If you are introduced to us by a broker or another intermediary, we will inform them about the progress of the loan application and whether you have been successful. The broker or other intermediary will not be informed about the performance of the loan (whether you are paying or not) once funds have been released.

Fair processing notices for the purposes of fraud prevention and detection

General

Before we provide services, or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process personal data about you.

We may use personal data that you have provided, that we have collected from you and that we may have received from third parties to prevent fraud and money laundering and to verify your identity.

Details of the personal information that will be processed may include name, date of birth, address, contact details, financial information, employment details and device identifiers including IP address.

We and fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime. We process your personal data on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

Consequences of processing

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested or we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above.

Data Transfers

Fraud prevention agencies may allow the transfer of your personal data outside of the UK. This may be to a country where the UK Government has decided that your data will be protected to UK standards, but if the transfer is to another type of country, then the fraud prevention agencies will ensure your data continues to be protected by ensuring appropriate safeguards are in place.

Concerns relating to data protection

You have the right to complain to the Information Commissioner's Office (ICO). The ICO is an independent body responsible for making sure that organisations comply with Data Protection law. The ICO also deals with concerns raised by members of the public about the way in which organisations look after personal information. If you need to raise a concern, you can do so by using the following link:

www.ico.org.uk/concerns

Notification of Changes

We will use personal data in accordance with the version of the privacy policy in use when the information was collected.

If we decide to change our privacy policy, we will update this privacy statement and other places we deem appropriate so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.