

## Privacy Notice

Mazmap is a trading style of Mazmap Ltd.

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.

**Mazmap is not a lender and does not provide credit itself. Any loan or finance agreement will be entered into directly between you and the relevant third-party lender.**

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

Data Protection Officer  
Mazmap Ltd  
Cohav House  
Aviation Way  
Southend Airport  
Southend on Sea  
Essex  
SS2 6UN

### 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 the CRM system we use - FLG (you can view their privacy policy here <https://getflg.com/about-flg/privacy/>) – we will take appropriate measures to keep your data secure.

When we process your personal data, we do so primarily with a view to **administering your enquiry and, where appropriate, introducing you to one or more third-party lenders** in order to fulfil a contract we have with you (and 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 or Instant Messaging. 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 application to anyone we ask to help us, this could include solicitors, field agents or surveyors. If you choose 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 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 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 repaid a loan that we set up, 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](mailto:hello@mazmap.com), phone us on 0330 818 0788 or write to us at:

Data Protection Officer  
Mazmap Ltd  
Cohav House  
Aviation Way  
Southend Airport  
Southend on Sea  
Essex  
SS2 6UN

## **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](mailto:hello@mazmap.com).

## **Enquiry/Application Form**

We may request information from you on our enquiry/application 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/application form you are confirming that the information given is accurate.

## **Credit search**

In order to process your application, we will, on behalf of the lender, perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). Where you take financial services arranged by us, we will supply your personal information to CRAs and one or more potential third-party lenders, and they will provide us with 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 affordability;
- verify the accuracy of the data you have provided;
- prevent criminal activity, fraud and money laundering;

- ensure any offers provided are appropriate to your circumstances.

As we manage the documentation, background checks and administrative processes associated with loan applications on behalf of third-party lenders, when CRAs receive a search from us they will record the search on your credit file in the name of the relevant lender, which may be visible to 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. You should ensure you discuss this with them and share this privacy notice before lodging the application. CRAs will also link your records together and these links will remain until a successful disassociation request is made.

The identities of the CRAs, their role as fraud prevention agencies, the data they hold, how they use and share personal information, retention periods and your rights are explained in more detail at: [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)  
[www.experian.co.uk/legal/crain](http://www.experian.co.uk/legal/crain)  
[www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)

### **Information sharing with brokers**

If you are introduced to us by a broker or intermediary, we will inform them about the progress of your application and whether you have been successful. Once funds have been released, the broker will only be informed about the performance of the loan where necessary, unless you have given us specific consent in writing.

### **Fair processing notices – fraud prevention and detection**

Before providing services or facilitating finance, we undertake checks to prevent fraud and money laundering and to verify identity. This requires us to process personal data about you.

We may process personal data provided by you, collected from you or received from third parties for fraud prevention, money laundering prevention and identity verification purposes.

Details 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 enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime. We process this data on the basis of legitimate interest and legal obligation. Such processing may also be a contractual requirement of services or finance you have requested.

Fraud prevention agencies may retain your data for varying periods, and where a fraud or money laundering risk is identified, data may be retained 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 proceed with your application or cease providing services.

Records held by fraud prevention agencies may be used by other organisations and could result in refusal of services, finance or employment.

## **Data transfers**

Fraud prevention agencies may transfer personal data outside the UK. Where this occurs, appropriate safeguards will be used to ensure your data remains protected in accordance with UK data protection standards.

## **Concerns relating to data protection**

You have the right to complain to the Information Commissioner's Office (ICO):

[www.ico.org.uk/concerns](http://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 statement and other places we deem appropriate so users remain aware of what information we collect, how it is used and under what circumstances it is disclosed.