

MOGEJE



Privacy Notice

Contact details

Email: hi@mogeje.com

Phone: 0330 043 4112

Post: MOGEJE LTD, St.James Chambers, 70 Hill Top, West Bromwich, West Midlands, B70 OPU

The type of personal information MOGEJE collects

MOGEJE currently collects and processes the following information:

- Personal identifiers, contacts and characteristics (for example, name and contact details)
- Financial information (for the purpose of combating fraud and money laundering)
- Property information (for the purpose of mortgage underwriting)

See MOGEJE's Data Protection policy, which can be provided upon request, for further information on the information collected.

How and why MOGEJE collects the personal information

Most of the personal information MOGEJE processes is provided directly by MOGEJE customers for the following reasons:

- Mortgage assessment/qualification
- Mortgage advice
- Mortgage arrangement

This information is collected on a 'contractual' basis to assist MOGEJE with providing MOGEJE customers with a mortgage advice and arrangement service.

MOGEJE also receives personal information indirectly, from the following sources in the following scenarios:

- Lenders - will provide MOGEJE with necessary information to assist in providing advice, establishment of a mortgage product, or the ongoing servicing of MOGEJE customers.

MOGEJE uses the information provided in order to

provide MOGEJE customers with mortgage advice and arrangement services.

MOGEJE may share this information with:

- Lenders (the specific lenders approached will be disclosed to MOGEJE customers during the advice process)
- The Financial Conduct Authority
- The Information Commissioner's Office
- National Crime Agency
- Other law enforcement bodies
- Customer Relationship Management and Product Sourcing Systems (day to day processing of MOGEJE customer data)

Under the *General Data Protection Regulation (GDPR)*, the lawful bases MOGEJE rely on for processing this information are:

- a contractual obligation
- a legal obligation
- a legitimate interest

How MOGEJE stores MOGEJE customer information

Information is securely stored in electronic format using MOGEJE's internal systems.

MOGEJE keeps MOGEJE customer information for as long as is necessary to fulfil regulatory and legal responsibilities. This means that MOGEJE will retain information for as long as MOGEJE customers are legally able to file a complaint, or as long as MOGEJE has a legal obligation to do so under Anti-Money Laundering legislation. MOGEJE will then dispose of MOGEJE customer information by permanently deleting from MOGEJE's internal systems.

MOGEJE customer data protection rights

Under data protection law, MOGEJE customers have certain rights, including:

- Right of access - the right to ask MOGEJE for copies of personal information provided
- Right to rectification - the right to ask MOGEJE to rectify personal information provided that is thought to be inaccurate. Also, the the right to ask MOGEJE to complete information provided that is thought to be incomplete
- Right to erasure - the right to ask MOGEJE to erase personal information provided, in certain circumstances

- Right to restriction of processing - the right to ask MOGEJE to restrict the processing of personal information provided, in certain circumstances
- Right to object to processing - the right to object to the processing of personal information provided, in certain circumstances
- Right to data portability - the right to ask that MOGEJE transfer the personal information provided to another organisation, or to the MOGEJE customer, in certain circumstances

MOGEJE customers are not required to pay any charge for exercising rights. If a request is made, MOGEJE has one month to respond.

To make a request, MOGEJE can be contacted here:

hi@mogeje.com

Phone: 0330 043 4112

Post: MOGEJE LTD, St.James Chambers, 70 Hill Top,
West Bromwich, West Midlands, B70 0PU

How to complain

If MOGEJE customers have any concerns about MOGEJE's use of personal information provided, a complaint can be made here:

hi@mogeje.com

Phone: 0330 043 4112

Post: MOGEJE LTD, St.James Chambers, 70 Hill Top,
West Bromwich, West Midlands, B70 0PU.

If unhappy with how MOGEJE have used data provided, MOGEJE customers can also complain to the Information Commissioner's Office (ICO) here:

www.ico.org.uk

Phone: 0303 123 1113

Post: Information Commissioner's Office, Wycliffe House,
Water Lane, Wilmslow, Cheshire, SK9 5AF

MOGEJE's listing on the ICO's register of data protection fee payers can be seen here:

<https://ico.org.uk/ESDWebPages/Entry/ZB570110>

Processing consent

It is important for MOGEJE customers to understand that by completing the declaration section of the online MOGEJE fact find, MOGEJE customers grant MOGEJE permission to process personal data for the purposes stated in this Privacy Notice.

Marketing consent

It is important for MOGEJE customers to understand that by completing the declaration section of the online MOGEJE fact find, MOGEJE customers grant MOGEJE permission to process personal data for the purpose of marketing. By providing consent, MOGEJE customers agree that express permission has been given for MOGEJE to make contact regarding products and services that MOGEJE thinks may be of interest, and by any means of communication that is suitable at the time.

If MOGEJE customers do not indicate an agreement for MOGEJE to make marketing contact, MOGEJE may be unable to provide details of products and/or services that may suit MOGEJE customers needs.

If MOGEJE customers do not wish for MOGEJE to make marketing contact, or only wish for marketing contact to be made by specific means, MOGEJE can be contacted here:

hi@mogeje.com

Phone: 0330 043 4112

Post: MOGEJE LTD, St.James Chambers, 70 Hill Top, West Bromwich, West Midlands, B70 0PU