



MOGEJE.COM

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 0PU

The type of personal information MOGEJE collects

MOGEJE currently collects & processes the following information:

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



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

How & why MOGEJE collects the personal information

Most of the personal information MOGEJE processes is provided directly by MOGEJE users 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 users with a mortgage advice & arrangement service.

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

- Lenders - will provide MOGEJE with necessary



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information to assist in providing advice, establishment of a mortgage product, or the ongoing servicing of MOGEJE users.

MOGEJE uses the information provided in order to provide MOGEJE users with mortgage advice & arrangement services.

MOGEJE may share this information with:

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



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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 user information

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

MOGEJE keeps MOGEJE user information for as long as is necessary to fulfil regulatory & legal responsibilities. This means that MOGEJE will retain information for as long as MOGEJE users 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 user information by permanently deleting from MOGEJE's internal



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systems.

MOGEJE user data protection rights

Under data protection law, MOGEJE users 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



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- Right to data portability - the right to ask that MOGEJE transfer the personal information provided to another organisation, or to the MOGEJE user, in certain circumstances

MOGEJE users 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:

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How to complain

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



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If unhappy with how MOGEJE have used data provided,
MOGEJE users 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>



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Processing consent

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

Marketing consent

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

If MOGEJE users do not indicate an agreement for MOGEJE



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to make marketing contact, MOGEJE may be unable to provide details of products &/or services that may suit MOGEJE users needs.

If MOGEJE users 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:

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