

# Burrow Privacy Policy

Dwell Capital Limited ("Burrow", "Letsburrow", we or us) are committed to protecting and respecting your privacy.

This policy sets out the basis on which any personal information we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it. By visiting this website you are accepting and consenting to the practices described in this policy. We may amend this privacy policy at any time. Any changes we may make will be posted on this page, so please check back frequently. Your continued use of our website(s) will constitute your acceptance of, and agreement to, any changes to the privacy policy. For the purpose of the Data Protection Act 1998 (the Act), the data controller is Dwell Capital Limited, of 14 Fishguard Way, London, E16 2RQ.

## Information we may collect from you

We may collect and process the following information about you:

- Information you provide to us. You may provide us with information by filling in forms on our website(s) or by corresponding with us by phone, e-mail or otherwise. This includes information you provide when you register for an account or subscribe, contact us through forms, email, live chat or phone numbers made available on our website, enter a competition, promotion or survey, provide feedback and/or when you report a problem with our website. The information you give us may include but is not limited to your name, address, contact details, employment details and financial information such as banking details, salary, savings, financial commitments and credit history.
- The information you give us may also include details about other persons with whom you may intend to purchase a mortgage.
- Information we collect about you. When you visit our website(s) we may automatically collect information about your computer, including your IP address, information about your visit, your browsing history, and how you use our website(s). This information may be combined with other information you provide to us, as described above.
- Information we receive from other sources. With explicit consent from you, we may collect information about you from external sources (such as credit bureaus). We acknowledge that some of this data may be sensitive personal data and will keep this type of sensitive personal data in an appropriately

secure way. We are also working closely with third parties (including, for example, business partners, service providers, advertising networks, analytics providers, and search information providers) and may receive information about you from them. This information may be combined with other information you provide to us, as described above.

## **How we use your personal information**

We use personal information about you in connection with the following purposes:

### **Fulfilling your requests:**

- to provide services that you have requested from us, including but not limited to “get a free mortgage report”
- to broker a mortgage or any other product or service you have explicitly requested from us;
- to administer any promotion or competition that you enter via our website(s); and
- to allow you to participate in interactive features of our service, when you choose to do so.

### **Marketing:**

- to provide you, or permit selected third parties to provide you, with information about goods or services that may interest you;
- to customise or enhance your experience on our website(s) and services, including via direct communications you receive from us which may be based on your activity on our website(s) or the website of a third party

### **Service improvements and account management:**

- to notify you about changes to our service and to send you service emails relating to your account;
- to administer our website(s) and for internal business administration and operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- to provide information and services to partners that allow them to monitor and benchmark their own performance; and
- as part of our efforts to keep our website(s) safe and secure.

## **Sharing your personal information**

We may share your personal information with the following third parties:

- any regulatory or government body or ombudsmen who has jurisdiction;
- any credit bureaus (or similar organisation) with your explicit permission;
- any mortgage lender to which you have asked us to make a mortgage application on your behalf;
- any business partner, supplier or sub-contractor for the performance of any contract we enter into with them or you; and
- any person or legal entity to whom we sell or transfer (or initiate discussions with to sell or transfer) our business or any part of it or any of our rights or obligations under any agreement we may have with you. If the transfer goes ahead, you agree that the purchaser can use your data in the same way as us.

When you authorise us to submit a mortgage application on your behalf, the lender will share your information with credit bureaus and Fraud Prevention agencies.

They will perform searches which will leave a footprint on your credit file. If you would like to read the full details of how your data may be used, please contact the Lender.

## **Where we store your personal information**

The information that we collect from you may be transferred to, and stored, in storage services, the servers of which may reside in any country. By submitting your information, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

Where we have given you (or where you have chosen) a password which enables you to access certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

## **Cookies**

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our website and to provide interest-based advertising. You may adjust the settings on your browser to refuse cookies but some of the services on our website(s) may not work if you do so.

## **Access to information**

The Data Protection Act 1998 gives you the right to access information held about you. Your right of access can be exercised in accordance with the Act by emailing [hello@dwelldmorgages.com](mailto:hello@dwelldmorgages.com). Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you.

## **Security**

We treat your data with the utmost care and security and our systems meet or exceed industry standards. We will never store passwords in plain text, nor will we allow anyone to access your data unless they have a genuine reason to do so.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal information, we cannot guarantee the security of your information transmitted to our website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

You voluntarily choose to provide your personal details via this website. Personal information will be treated as confidential by us and held in accordance with the Data Protection Act. 1998. You agree that such personal information may be used to provide you with details or services in writing or by telephone.

Email communications are not secure and for this reason Burrow cannot guarantee the security of the email, its contents or that it remains virus free once sent.