

## Data Protection Act 1998

### All Applications

If you are over 18 the lender or its agent will make searches of credit reference agencies who will supply them with credit information, as well as information from the Electoral Register. They will record details of the search whether or not this application proceeds. They may use scoring methods to assess this application and to verify your identity. Alternatively, they may ask you to provide physical forms of identification.

The lender may make searches of records and at fraud prevention agencies who will supply them with information. They may also pass information to organisations involved in fraud prevention to protect themselves and their customers from theft and fraud. They will also record any suspicion of fraud. Other companies may use this information if decisions are made about you or others at your address(es) on credit or insurance facilities. It may also be used for tracing and claims assessment.

### Joint applications where the second applicant is not present

In making this application you must confirm that you are entitled to disclose information about your joint applicant and/or anyone else with whom you say you have a financial link?

You must also confirm you are authorised to instruct the lender or its agent to search, link and record information at credit reference and fraud prevention agencies about you both?

### Single applications

It is important that you understand that information held about you by the credit reference agencies may be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked, as your application will be assessed with reference to any 'associated' records.

### All applications

Further information on how the lender or its agent and credit reference and fraud prevention agencies will use your information in the future will be sent out to you if this application is agreed.

*N.B. All information is held for the term of your mortgage on computer and hard copy file.*

### Regulation

We are regulated by the Financial Conduct Authority (FCA), you can check this authorisation and permitted activities by visiting [www.fca.org.uk?firms?systems-reporting/register](http://www.fca.org.uk?firms?systems-reporting/register). Our registration number is 300204. Our services are Home Finance Mediation, mortgages, re-mortgages, buy to let mortgages.

### Complaints

Please mail Select Mortgages & Loans, Brynhir Lodge, Brynhir, Penclawdd, Swansea SA4 3JB or email [mail@brokeritfree.com](mailto:mail@brokeritfree.com) If you cannot settle a complaint with us then you may be entitled to refer to the Financial Ombudsman Service [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or **0800 023 4567**

### Client Verification

We are required to verify the identity and address of our clients and obtain information as to their suitability for mortgage purposes, this information will be held on file and shared with the relevant lender.