

Privacy Statement

Introduction

Frontstep.co.uk respects your privacy and consequently protects any data that you provide to us through this web site. This policy explains how we protect your data, what we do and what we do not do with that data. By using this site you are accepting this policy and agree to work with us under it.

We will only provide your data to other parties when you explicitly request us to; for example when you ask us to send an application form to a Lender you have chosen. We do not provide data to third parties for marketing or promotion purposes.

This site is run in accordance with the Data Protection Act 1998 requirements for customer data in Financial Services.

Use of personal information

Any information you provide on the frontstep.co.uk web site will only be used by frontstep.co.uk and our service providers. Your information will be disclosed where we are obliged or permitted by law. Also, if you engage in any disruptive behaviour on our website we can use whatever information that is available to us about you to stop such behaviour.

We will hold your personal information on our systems for as long as required to provide you with a mortgage finding service. This may mean we keep the information for a number of years so that you can return when you next seek a mortgage and will find you do not need to re-enter the data which has not changed. We may contact you when your mortgage deal period is coming to an end to remind you to consider your mortgage options. We will ensure that all personal information supplied is held securely, in accordance with the Data Protection Act 1998.

Where your data is passed by us to a Lender at your request they may use that data for the purposes of processing your application, managing your account, risk assessment and, where appropriate, fraud prevention. In considering your application a Lender will search your record with Credit Reference Agencies who will add details of the search to your credit record.

Frontstep.co.uk does not carry out this search.

It is important that the information you provide to us for the purpose of a mortgage application is accurate and as complete as possible as checks about you and other members of your household may be carried out with Fraud Prevention Agencies.

You should also read the privacy policy of any lender you intend to apply to, even if this is not through us, before submitting your data to them. You can find a Lender's privacy policy on their web site or request it from them directly

Access to your personal information

You have the right to request a copy of the personal information frontstep.co.uk holds about you and to have any inaccuracies corrected. (We charge a £25 administration fee for information requests.)

Please send requests to the Data Protection Officer, by email (office@frontstep.co.uk), or by writing to Data Protection Officer, frontstep.co.uk, Mallan House, Bridge End, Hexham, Northumberland NE46 4DQ

Complaints

If you have any complaints about the way we have managed your data then please contact us in the first instance by email to grumble@frontstep.co.uk or by writing to the Data Protection Officer, frontstep.co.uk, Mallan House, Bridge End, Hexham, Northumberland NE46 4DQ.

Amendments to the policy



We may change this policy from time to time as we continuously strive for best practice and in response to changes in the regulations. Any changes will become effective 30 days after they have been posted on this web site. You may wish to monitor this policy document if you wish to be kept informed of changes.