

Privacy Policy

Who are we

We are Fresh Start Finance and can be contacted on the below contact details:

- Email: info@freshstartfinance.uk.com
- Telephone: 08007831635
- Address: 29 Harden Hills, Shaw, Oldham, Lancashire, OL2 8NE

Why do we collect and use your personal information

We are a finance broker, based in Oldham, and we are directly authorised by the Financial Conduct Authority (FRN:300544). We collect and use your personal information in order for us to provide you with our mortgage intermediary and finance broking services.

We use your personal information to contact you near the end of your mortgage term to facilitate entry into a new mortgage or to facilitate a variation of terms (where appropriate). Please note that you are able to object to this use of your personal information at any time by contacting us using the above information.

What happens if I do not provide my personal information

We need your personal information in order to provide our finance and mortgage intermediary services to you. If we do not collect your personal information we will not be able to provide our services to you.

Who will we share your personal information with

We will share your personal information with our selected panel of lenders in order for us to facilitate entry into a mortgage and/or finance agreement. This includes buy-to-let mortgages, residential mortgages and commercial mortgages.

We may share your personal information with regulatory bodies such as the FCA and HMRC when required to do so by law.

We may engage the services of professional advisers such as compliance consultants, lawyers and accountants who may be given access to your personal information in order to provide their services to us. We will ensure that your personal information is protected by obtaining a written undertaking of confidentiality from the professional service providers.

How long will we store your personal information

We will store your personal information for up to six years from ceasing to be our client. This is to enable us to refer to our records in the unlikely event that you want to lodge a complaint against us within six years.

If you do not exercise your right to object to marketing or unsubscribe to our marketing emails we will store your personal information for marketing purposes until you exercise your right to object or unsubscribe.

What are your rights in relation to your personal information

Right to access

You have the right to request copies of the personal information we hold about you at any time.

Right to rectification

You have the right to request that we correct any inaccurate personal information we hold about you.

Right to erasure

You have the right to request that we delete your personal information from our records.

Please note that we will not be able to delete your personal information whilst we are still providing our services to you. We will be able to delete your personal information once you cancel the service or once the service is completed.

Right to restrict processing

You have the right to request that we restrict how we use your personal information.

Right to object

You have the right to object to the collection and use of your personal information at any time.

Right to data portability

You have the right to obtain a copy of your personal information in a legible and compatible format such as Excel or Word.

How can I exercise my rights in relation to my personal information

You can exercise all of your rights by contacting us on any of the above contact details.

How do I lodge a complaint about the use of my personal information

You can lodge a complaint with us directly by contacting us on one of the above contact details.

You also have the right to lodge a complaint directly with the Information Commissioner's Office (ICO). The ICO are the regulator who makes sure that we use your personal information in a lawful way.

You can lodge a complaint with the ICO by following this link <https://ico.org.uk/concerns/> or calling the ICO on 0303 123 1113.