



This privacy policy outlines how Urban Sticks Mortgage Solutions uses and protects any information that you provide when you use this website. Urban Sticks Mortgage Solutions is a controller of your personal data under and the General Data Protection. We are committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, this information will only be used in accordance with this privacy statement.

Who We Are

Name: Urban Sticks Mortgage Solutions Ltd

Address: Unit 43 Basepoint Business Centre, Victoria Road Dartford, Kent DA1 5FS

Contact Email Address: enquiries@urbansticks.co.uk

What information is being collected?

We are collecting information that is provided through the contact form on this website.

This data comprises of your name, email address, phone number and product interests.

How will we use the information about you?

We process personal information for certain legitimate business purposes, which include some or all of the following:

- By providing this data, you have registered interest in us contacting you using the contact details provided to discuss the products and services listed on our website
- To update and maintain our internal records.
- To track website usage in order to make improvements to the website.
- We may periodically send promotional emails containing information which we feel may be of interest to you using the email address which you have provided. All promotional emails will include an unsubscribe link should you wish to opt out of receiving email marketing. If you have any concerns regarding the opt out process, please contact the data controller using the contact details available at the bottom of this privacy policy.

It should be noted that you have no legal or contractual obligation to provide your personal data for the purposes listed above, and there are no consequences to you for this data not being provided outside of the purposes of the processing listed above not being fulfilled.

This data will not be used for any automated decision making or profiling purposes.

Data Retention

We will retain this data for a period of 12 months for use in the legitimate business purposes listed above.

You may choose to opt out of the processing of your data at any time by contacting us on the details listed in the 'Who We Are' section of this policy. We may retain some of your information to ensure that we can keep a record to identify that you wish no further processing of your data to take place, and to comply with any legal and/or regulatory responsibilities we hold.

If any business is transacted with the company, the new data retention period that supersedes any previously agreed retention period will be outlined to you as part of this process, and we will also supply you with the reasoning for this new retention period.

Who will have access to this data

This data can be accessed by members of Urban Sticks Mortgage Solutions, our lender and provider partners and also by staff members at our Principal Firm The Right Mortgage Ltd, as we may store customer records on our shared back office system.

Your rights to our processing of your data

Under the General Data Protection Regulation, you have the following rights:

The right to know if we are processing your personal data, what data we are processing and why we are processing it- which we have detailed above.

The right to access confirmation that we are processing your data and access the personal data we hold for you. The way to request this information is detailed in the 'Subject Access Requests' section of this policy.

The right to request correction of any inaccurate personal data that we process relating to yourself. This can be requested in writing using the contact details listed in the 'Who We Are' section of this policy.

The right to obtain and reuse your personal data for your own purposes across different services.

The right to object to:

- processing based on legitimate interests or the performance of a task in the public interest/exercise of official authority (including profiling);
- direct marketing (including profiling)

The right to request that we delete personal data that we process relating to you if:

- We no longer need the data
- If you withdraw your consent for us to process your personal data and we don't have another legal basis to hold this data
- If you object to our processing and we don't have a legitimate ground to process it
- If we are processing your personal data unlawfully

- If we must delete the data due to a legal obligation

The right to request that we restrict our processing of your personal data if:

- You contest the accuracy of the data
- Our processing is unlawful but you don't want us to delete the data
- We don't need to process your personal data anymore but you need it for a legal claim
- You object to our processing of your personal data on the basis of our legitimate interest

If you wish to enact any of these rights, please contact us using the details in the 'who we are' section. For further information on these rights, please visit the ICO website.

Subject Access Requests

You may request a copy of the information we hold for you through a subject access request. This can be done by contacting us using the details listed in the 'who we are' section, detailing which information you would like access to. There is usually no cost, and which will be complied with within 1 month. Where the request is considered to be manifestly unfounded or excessive, we may charge administrative costs or refuse the request. If you are unhappy with the response from Urban Sticks Mortgage Solutions, and this cannot be resolved directly by contacting us, please contact the Information Commissioners Office.

Complaints related to data processing

If you are unhappy with the way in which we are processing your data, please contact us directly in the first instance to resolve this issue. If this issue cannot be resolved directly by contacting us, please contact the Information Commissioners Office.

Our Use of Cookies

No cookies are used in our website.

Links to other websites

Our website may contain links to third party websites. It should be noted that we do not have any control over these websites and so we are not responsible for the protection and privacy of any information which you provide whilst visiting such sites, which are not governed by this privacy statement. For this information, please consult the privacy statement applicable to the website in question.

What to do if you have a complaint about our service:

If you wish to register a complaint, please contact:

...in writing The Right Mortgage, St Johns Court, 70 St Johns Close, Knowle, B93 0NH

...by phone 01564 732744

A summary of our internal complaints handling procedure is available on request. If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.