

# **Privacy Policy**

## **About us**

Silver Wealth is a trading style of Mortgage Salad Ltd, and we are committed to protecting the privacy and confidentiality of all individuals, and take our responsibilities regarding the security of data very seriously. We abide by the rules of the General Data Protection Regulation (GDPR) upheld by the Information Commissioner Officer (ICO) and are authorised and regulated by the Financial Conduct Authority (FCA) to advise and arrange Lifetime Mortgages, Home Reversion Plans and Buy to Let. This includes processing any personal data lawfully, fairly and in a transparent manner.

## **Information collected via our website**

We collect web usage information when you visit our website including information such as the date, time, page viewed or searched relating to your browsing activity. Where you have provided personal data we may collect web usage information to enable us to build a demographic profile.

We may also use web usage information to create statistical data regarding the use of our website. Where statistical data is produced we may then use that data to help us assess the effectiveness of marketing campaigns, develop and deliver services and information to improve the overall effectiveness of our website. We will also use IP addresses to analyse trends, track users movements and gather broad demographic information for our own internal use.

Within our website you can interact with us, if you so wish. Where you provide your personal data on our website it will be taken as a positive action that you would like us to contact you for the purpose as set out on our website.

## **Cookies**

When you visit our website we may store some information (commonly known as a cookie) on your computer. Cookies are pieces of information that a website transfers to your hard drive to store and sometimes track information about you. Cookies are specific to the server that created them. They cannot be accessed by other servers. You do not have to accept cookies. You can decide if you want to accept cookies by changing the settings on your browser to either accept, reject or notify you when a cookie is set. All cookies used by this website are used in accordance with current UK and EU Cookie Law.

## **Type of Cookie Purpose**

Strictly necessary cookies. These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website. Like most websites, our site uses Google Analytics (GA) to track user interaction. We use this data to determine the number of people using our site, to better understand how they find and use our web pages and to see their journey through the website. Although GA records data such as your geographical location, device, internet browser and operating system, none of this information personally identifies you to us.

## **Linking to third party websites**

We do not take responsibility for the privacy policies or practices of other sites, even where you access them using links from our website. You are advised to read the Privacy Notice of other websites prior to using them.

## **What information do we collect about you if you are interested in our services and why?**

As a Brokerage and as part of our service we will only collect information from you so that we can advise and arrange Lifetime Mortgages, Home Reversion Plans and Buy to Let that maybe suitable for you. In the financial services industry we call this fact finding which provides us with all the information that we need from you to provide you with a suitable product that meets your circumstances and requirements.

When obtaining information from you we will do this by phone, email or post and will confirm the accuracy of the data collated. It is important that all the data we hold on you is accurate so that we can advise and arrange suitable products to you.

The types of information we will collect from you may include; contact details, occupation, income and expenditure, credit details, mortgage requirements, existing policies, solicitor's details, bank details. In addition, we may collect sensitive personal data such as medical conditions or criminal offence data where required to do so to arrange equity release on your behalf. Occasionally further information may be required by a lender.

## **Contact details received from a third party introducer**

We may receive your contact details from a third party introducer to whom you have expressed an interest in the products/service we have to offer. When this happens we will request from the introducer that they have obtained your consent and have made it clear to you that they will pass your details to a firm such as ours and that you are expecting us to contact you.

## **Information from other sources**

We may obtain information from public records. This is to enable us to verify who you are or facts that you have told us are accurate.

## **How will we use this information?**

We will only use your data in ways that you would reasonably expect us to. Below we summarise how we use your data.

We will use the information you provide to us to research the market on your behalf to find a suitable policy that meets your circumstances and needs. Once we have carried out research we will provide you with a personalised illustration detailing the product information. Whilst you consider the illustration we will remain in touch to answer any questions you may have.

If you are happy to proceed we will then use your data to complete an application form which will then be forwarded to the relevant Lender. We will then liaise with them on your behalf until the equity release has been arranged.

We may subsequently contact you to review whether the equity release you have in place remains suitable. Where your circumstances or personal information have changed we will update our records and notify the Lender to do the same.

We will also use your data to assist with handling a complaint if you are not happy with the service you have received.

As part of our service we like to keep our Clients up to date with new products or offers that are available and maybe of interest. Therefore, we may contact you from time to time through email marketing, phone, text or other types of marketing material. If you wish to opt out of this at any point then please let us know.