



(<http://www.vidahomeloans.co.uk/intermediaries>)

REGISTER ([HTTP://WWW.VIDAHOMELOANS.CO.UK/INTERMEDIARIES/REGISTER](http://www.vidahomeloans.co.uk/intermediaries/register))

LOGIN ([HTTP://WWW.VIDAAPPLICATIONS.CO.UK/](http://www.vidaapplications.co.uk/))

DATA PROTECTION, PRIVACY AND COOKIE POLICY

CONTACT US

03300 246 246 (tel:03300246246)

Intermediary Use Only

Information about us

For the purposes of the General Data Protection Regulation the data controller is Belmont Green Financial Limited. Belmont Green Finance Ltd is regulated by the Financial Conduct Authority.

- The www.vidahomeloans.co.uk website and its webpages (the "Site") are operated by Belmont Green Finance Limited, whose Registered Office is at 1 Bridge Street, Staines-upon-Thames, Surrey, TW18 4TW ("Belmont Green").
- Vida Homeloans is a trading style of Belmont Green. Belmont Green is a registered Data Controller under the terms of the Data Protection Act 1998, details of Belmont Green's notification to the regulator for data protection, may be found in the Information Commissioner's Office Public Register of Data Controllers at www.ico.org.uk under registration number ZA161427
- The purpose of this Policy is to set out the purposes for which, and the manner in which, we may collect and use personal information that we may obtain about you. By either registering as a user of any services provided by us on this Site and/or by using this Site generally you consent and agree to this use by us.
- The General Data Protection Regulation requires Belmont Green Finance Ltd to manage personal information in accordance with the General Data Protection Regulation Principles. In particular, Belmont Green Finance Ltd is required to process your personal information fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us in order that we may provide the product or service that you require. All our employees are personally responsible for maintaining customer confidentiality. We provide training to all employees to remind them about their obligations. In addition, our policies and procedures are regularly audited and reviewed.

Fair Processing Notice

Where you are a customer When you apply to us for finance, we will check records about you.

Where you are a business

When you apply to us for finance, we will check records about you and your business partners. We will check the following types of records:

- our own records and those of our joint ventures and joint ventures of our group, both current and in the future;
- personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your business and/or personal credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information; and
- those at fraud prevention agencies (FPAs). We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

1. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link. You must provide this notice to such financial associates prior to commencing the application process with us.

2. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

3. If you are a director of a company, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

5. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. From time to time, service providers and organisations with whom we work to provide services to you or credit reference agencies with which we work, may be located outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal data.

7. We may use your information and/or personal data when considering your Mortgage Application for the purposes of conducting market research and statistical analysis, estimating product sales, for purposes of preventing fraud and money laundering. Please note that information may be shared with third parties for account administration (such as contact management) and to meet Vida Homeloans' contractual reporting obligations.

8. Your information and/or personal data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

9. Vida Homeloans is a trading style of Belmont Green Finance Limited, your information and/or personal data will be shared therefore with Belmont Green Finance Limited, its joint-ventures both now and in the future as we develop business. If you would like to read the full details of how your data may be used please visit the following website at www.vidahomeloans.co.uk/customers/data-protection-privacy-and-cookie-policy.

10. You have the right to ask us to correct incorrect data which we may hold about you. You also have the right, upon payment of a fee and applying to us in writing, to obtain a copy of the information held by us about you. To do so you can write to us at our company address, below.

11. Please note that you can contact CRAs for any data you believe to be incorrect and/or to log a notice of correction.

How to find out more You can contact us via www.vidahomeloans.co.uk or phone 03300 246 246 or write to us at 1 Bridge Street, Staines-upon-Thames, Surrey, TW18 4TW. Further details as to how we process your personal data can be found in our mortgage application terms.

- CallCredit, Consumer Services Team, PO Box 491. Leeds LS3 1WZ Telephone: 0845 366 0071
- Equifax PLC, Credit File Advice Centre PO Box 1140. Bradford BD1 5US Telephone: 0844 335 0550 Website: www.myequifax.co.uk
- Experian, Consumer Help Service, PO Box 8000, Nottingham, NG80 7WF Telephone: 0344 481 8000 Website: www.experian.co.uk
- Please contact us at 1 London Rd, Staines-upon-Thames TW18 4EX if you want to receive details of the relevant fraud prevention agencies

General Data Protection Regulation

The GDPR requires Belmont Green Finance Limited to manage personal information in accordance with the Data Protection Principles.

In particular, Belmont Green Finance Limited is required to process your personal information fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us in order that we may provide the product or service that you require. All our employees are personally responsible for maintaining customer confidentiality. We provide training and education to all employees to remind them about their obligations. In addition, our policies and procedures are regularly audited and reviewed.

The GDPR provides the following rights for individuals:

- The right to be informed.
- The right of access.
- The right to rectification.
- The right to erasure.
- The right to restrict processing.
- The right to data portability.
- The right to object.
- Right in relation to automated decision making and profiling.

Access to Information

The General Data Protection Regulation gives you the right to access personal information held about you. Your right of access can be exercised in accordance with the regulation.

If anything is inaccurate or incorrect, please let us know and we will correct it. For further details on how to request a copy of your information, please write to:

1 Bridge Street
Staines-upon-Thames
Surrey
TW18 4TW

Access to Information

Each time you visit our site we may automatically collect the following information:

technical information, including the internet protocol (IP) address the request came from or the one your Internet service provider assigned to you, browser type and version, device type, operating system and version and your user locale (your default preferences for dates, times, numbers etc); the URL where you were referred from and any phone number used to call our customer service number.

When You register as an introducer of mortgage business to Vida Homeloans and/or use this Site:

- You may be asked to provide certain information such as your contact details and bank account details. We will store this data and hold it on computers or otherwise.

- In addition we may gather other information about your use of the Site, including by the use of cookies.

Information we receive from other sources

We may carry out credit reference agency searches to obtain information about you and those to whom you are financially associated. These agencies record those searches. In addition to the purposes listed above, We may also share information about you and the conduct of your account with credit reference agencies, other lenders and relevant third parties including our legal advisors and debt recovery agencies.

Please read our Terms and Conditions and relevant Mortgage Terms for details as to what data we collect and how such searches may be carried out

What we do with your information

We may give information about you to the following companies and organisations who may use it for the same purposes as set out above:

- to our employees and agents and other approved third parties to administer any accounts, products and services provided to you by us now or in the future;

- to agents who (on our behalf) profile your data so that we may tailor the goods/services

We offer to your specific needs; ☐ - to anyone to whom we transfer our rights and duties under our agreement with you; and/or

- if we have a duty pursuant to the law to do so or if the law allows us to do so.

Information we collect about you

If for any reason You are unsure about the personal and account information We are holding in your name, please contact us. We will happily review your file and update the records if required. You can call us on 03300 246 246 or email us at dataprotectionoffice@belmontgreen.co.uk

Cookies

Our website uses cookies. For detailed information on all the cookies we use and the purposes for which we use them please see (Cookie Notice (<http://www.vidahomeloans.co.uk/intermediaries/cookies>))

Disclosure of your information

We will treat your personal information as private and confidential, but may share it with each other and disclose it outside of Belmont Green Financial Limited if:

(a) allowed by this agreement;

(b) you consent;

(c) needed by our agents, advisers or others involved in running accounts and services for you or collecting what you owe Group companies;

(d) needed by subcontractors to help us manage your records;

(e) HM Revenue & Customs or other authorities require it;

(f) the law, regulatory bodies (including for research purposes), or the public interest permits or requires it;

(g) required by us or others to investigate or prevent crime;

(h) needed by market research companies to assist us in providing better products and services for you;

(i) to any other parties connected with your account (including guarantors); or

(j) required as part of our duty to protect your accounts, for example we are required to disclose your information to the UK Financial Services Compensation Scheme (FSCS).

We will always ensure your information remains safe and secure.

If you were 'introduced' to us by a third party and/or have a relationship, we will give them your contact details and sufficient information about you to help with their accounting and administration. Introducers or affinity partners may use these details to contact you about products and services unless you have asked them not to do so.

The Government also requires us to screen applications that are made to us to ensure we are complying with the international fight against terrorism and other criminal activities. As a result of this we may need to disclose information to government bodies.

Where we store your data and for how long

All information you provide to us is stored on secure servers. We are required to keep your data while you are registered with us and for a further period of 6 years after the records are closed, whether they are settled by you or default. This is subject to our obligations to comply with the record retention requirements under the Data Protection legislation.

Marketing

We will ask for your consent before we use your data for marketing purposes. If you consent to receive marketing material you will be able to choose the ways by which you can be contacted and can exercise the right to opt out at any time.

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

We may use your information and/or personal data when considering your Mortgage Application for the purposes of conducting market research and statistical analysis, estimating product sales, for purposes of preventing fraud and money laundering. Please note that information may be shared with third parties for account administration (such as contact management) and to meet Vida Homeloans' contractual reporting obligations.

How to contact us

If you have any questions about privacy at Belmont Green Finance Limited, please contact the Data Protection Office at 1 Bridge Street, Staines-upon-Thames, Surrey, TW18 4TW. You can also email us at info@vidahomeloans.co.uk.

CONTACT US

03300 246 246(tel:03300 246 246)

Monday - Friday 8.30am - 5.30pm. You will incur the same call costs as if you were calling an 01 or 02 landline, which are often included in your mobile monthly allowance. Your calls may be recorded or monitored for training purposes.

SERVICE UPDATE ☐

We are currently working on	Turnaround time
DIP Refers	1 day
Full Applications	3 days
Post/Documents	5 days

LATEST NEWS (<http://www.vidahomeloans.co.uk/intermediaries/latest-news/detail/vida-widens-buy-to-let-expat-criteria>) ☐

Vida widens Buy to Let Expat criteria

Vida has widened its Buy to Let Expat criteria and now lends to existing UK property owners working in FATF member countries around the world, including Australia, America and Canada



Read More (<http://www.vidahomeloans.co.uk/intermediaries/latest-news/detail/vida-widens-buy-to-let-expat-criteria>)

LATEST NEWS (<http://www.vidahomeloans.co.uk/intermediaries/latest-news/detail/are-first-time-buyers-being-short-changed-by-high-street-lenders>) ☐

Are first-time buyers being short-changed by high street lenders?

There once was a time when first-time buyers (FTBs) with a small deposit, impaired credit or self-employed status only had the high street lenders to choose from....





(<https://www.linkedin.com/company/vida->
<https://www.facebook.com/videahomelearning/>
<https://www.youtube.com/channel/UC0/b/115826620319350905090/115826620319350905090/about>)

Data Privacy

([http://www.vidahomeloans.co.uk/intermediaries/terms-\(http://www.vidahomeloans.co.uk/intermediaries/accessibility\)\(http://www.vidahomeloans.co.uk/intermediaries/and-conditions\)](http://www.vidahomeloans.co.uk/intermediaries/terms-(http://www.vidahomeloans.co.uk/intermediaries/accessibility)(http://www.vidahomeloans.co.uk/intermediaries/and-conditions))) | [privacy](#)) |

Vida Homeloans is a trading style of Belmont Green Finance Limited, registered in England and Wales no. 09837692. Registered office: 1 Bridge Street, Staines-upon-Thames, Surrey, TW18 4TW. Belmont Green Finance Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register Firm Reference Number 738741.