



Privacy Statement

YesCanDo Money takes your privacy seriously and takes every reasonable precaution to safeguard the personal information you supply to it.

We take your privacy seriously. This Privacy Statement explains what personal information we collect and how we use it.

We recommend you read this through carefully – and get in touch with us if you have any questions about it.

About YesCanDo Money and how can you contact us

This document includes important information about how we use your personal data. If you want to talk to us more about it, you can get in touch using the details below.

YesCanDo Money is based at Unit 25 Broadmarsh Business Centre, Harts Farm Way, Havant, PO9 1HS.

You can find out more about us on our website at www.yescandomoney.com

YesCanDo Money is responsible for processing the personal information you provide to us and is registered with the Information Commissioners Office in the UK under the UK Data Protection Act 1998. From the 25th of May 2018 we will be covered under new data protection rules called GDPR (General Data Protection Regulation) and you can find out more information at https://en.wikipedia.org/wiki/General_Data_Protection_Regulation.

What information we collect

We're serious about protecting your personal information. Please read on to find out what information we'll need from you and how we look after it.

To give you the best service possible (online and otherwise), we'll need to ask you for certain personal information. And if you use our services, we'll also use this information for security, identification and verification purposes.

When you access our website, we'll also collect information about the devices you're using – or ask third parties to do this for us. As this involves using technologies such as cookies, (which you've probably seen pop-up messages about whenever you use a website).

Rest assured, we only ever collect information that helps us provide our services to you. We will keep your information for as long as is needed and only for the following purposes:

- Legitimate business activities
- Statutory or legal obligations
- Auditing and regulatory purposes
- We sometimes need to pass your information on to third parties who provide services to us. We do this on the understanding that they care for your information as carefully as we do, keep it confidential and use it only for the agreed purposes above.
- So that we can offer you the best service throughout your relationship with us (either now or in the future), we'll hold your personal information securely in our systems. This will include any information provided by you or others (for example, if you're making a joint application) in various ways, including (but not limited to):
 - In applications, emails and letters, during telephone calls and conversations in our offices, instant messaging services, Social Media, when registering for services, in customer surveys, when you participate in competitions and promotions, when using our company websites, and during financial reviews and interviews.
 - From analysis (including the creation of profiles used to uniquely identify you when you use our online, mobile and telephony services) which are used to help us combat fraud and other illegal activity; and
 - information YesCanDo Money receives from or through other organisations (for example, credit reference agencies, mortgage lenders, insurance companies, comparison websites, social networks, and fraud prevention agencies) whether in the course of providing products and services to you or otherwise, and from information we gather from your use of and interaction with our internet and the devices you use to access them.
- Updating your details
If you tell us about changes to your personal details, we'll update your records in our database for you. But if you've opened an account or policy with another organisation that we introduced you to, you'll need to contact them personally to make updates.
- Contact information
 - When you make an enquiry with us about any of the services we offer, we'll ask you to provide some contact information. This may include some or all of the following:
 - full name
 - previous names
 - current home address
 - previous residential addresses
 - date of birth
 - landline and mobile phone number
 - email address
- Payment
If you apply for a mortgage through us, we'll ask you for your direct debit details to pass onto your chosen lender so that they can collect your mortgage payments.
If the product you've applied for carries a cost – for example, a valuation fee – we'll ask you to provide payment information such as your debit card or credit card details.

Sensitive personal data

For products such as insurance, we'll need to collect and process information that is defined as "sensitive". This includes details about your health and any criminal convictions you have. If we need to ask for anything like this, we'll always explain what information we require and why. Rest assured, we'll always process and store this information securely.

Joint applicants

If you give personal information about someone else (such as a joint applicant), then it's really important to make sure you have their permission to do so.

If someone gives information about you – or you give us details about someone else – we may add it to the personal information we already hold about you or them. This will only be used in the ways we describe in this privacy notice.

Using our website

Even with security measures in place, it's important to remember that the internet is not 100% secure. This means we can't guarantee the security of any information you send us online. We're also not responsible for any loss or damage you or others may suffer as a result of losing the confidentiality of your information.

Details we collect about how you use our website

When you visit our website or use our online services, we collect certain data automatically. This may include (but isn't limited to) the following:

- how you connect to the internet (including your IP address)
- how you use our site, for example your screen resolution and browser data stored on your device
- information about the device software you use, such as your internet browser
- location data such as the city or region of the IP address you used when accessing our online services.

How we use your information

We want to give all our customers the best standard of service we can. So we use your personal information to make our products and services as effective as possible.

What are the legal grounds for handling personal information? We understand that personal information is just that – personal. So when we process your personal data, we make sure we satisfy the conditions prescribed by data protection laws to do so. This section covers what those conditions are.

Who we share your personal information with

To provide our services to you, we'll sometimes need to share your personal information with relevant organisations – such as lenders, insurers and fraud prevention agencies. Where in the world do we send information? As a UK based company, all the personal information we process is protected by European data protection standards. Your rights to how we use your personal information It's really important that you understand your rights in relation to your personal information – as well as how you can contact us if you have any questions or concerns.

How long we keep your personal information for

Don't worry about your information sitting around in a database forever – we only keep it for as long as we need to.

Changes to this Privacy Policy

So that you're always in the know about what happens with your personal information, it's a good idea to check this Privacy Policy for updates from time to time.

Our Cookies Policy

YesCanDo Money ("us", "we", or "our") uses cookies on the www.yescandomoney.com website (the "Service"). By using the Service, you consent to the use of cookies.

Our Cookies Policy explains what cookies are, how we use cookies, how third-parties we may partner with may use cookies on the Service, your choices regarding cookies and further information about cookies.

What are cookies

Cookies are small pieces of text sent to your web browser by a website you visit. A cookie file is stored in your web browser and allows the Service or a third-party to recognise you and make your next visit easier and the Service more useful to you.

Cookies can be "persistent" or "session" cookies. Persistent cookies remain on your personal computer or mobile device when you go offline, while session cookies are deleted as soon as you close your web browser.

How YesCanDo Money uses cookies

When you use and access the Service, we may place a number of cookies files in your web browser.

We use cookies for the following purposes:

- To enable certain functions of the Service
- To provide analytics

We use both session and persistent cookies on the Service and we use different types of cookies to run the Service:

- Essential cookies. We may use cookies to remember information that changes the way the Service behaves or looks, such as a user's language preference

on the Service.

- Analytics cookies. We may use analytics cookies to track information how the Service is used so that we can make improvements. We may also use analytics cookies to test new advertisements, pages, features or new functionality of the Service to see how our users react to them.

Third-party cookies

In addition to our own cookies, we may also use various third-parties cookies to report usage statistics of the Service, deliver advertisements on and through the Service, and so on.

What are your choices regarding cookies

If you'd like to delete cookies or instruct your web browser to delete or refuse cookies, please visit the help pages of your web browser.

Please note, however, that if you delete cookies or refuse to accept them, you might not be able to use all of the features we offer, you may not be able to store your preferences, and some of our pages might not display properly.

- For the Chrome web browser, please visit this page from Google: <<https://support.google.com/accounts/answer/32050>>
- For the Internet Explorer web browser, please visit this page from Microsoft: <<http://support.microsoft.com/kb/278835>>
- For the Firefox web browser, please visit this page from Mozilla: <<https://support.mozilla.org/en-US/kb/delete-cookies-remove-info-websites-stored>>
- For the Safari web browser, please visit this page from Apple: <https://support.apple.com/kb/PH21411?locale=en_US>
- For any other web browser, please visit your web browser's official web pages.

Where can you find more information about cookies

You can learn more about cookies and the following third-party websites:

- AllAboutCookies: <<http://www.allaboutcookies.org/>>
- Network Advertising Initiative: <<http://www.networkadvertising.org/>>