

Privacy Policy

At Bluedrop Services we ensure your personal information is kept secure and confidential

PRIVACY OF YOUR INFORMATION

At Bluedrop Services, we appreciate that your privacy is extremely important to you. With this in mind, we have put in place a number of measures to ensure that any personal details we obtain from you as a result of visiting this website is processed and maintained in accordance with accepted principles of good information handling and also in accordance with the Data Protection Act 1988.

This statement provides you with details of the type of information we may hold about you, how we obtain and use information and how we protect your privacy.

For the purpose of the Data Protection Act 1998, the Data Controller is Bluedrop Services (NW) Ltd, a company registered in England Reg No 07287668.

Data Protection Register No. Z2345782

OBTAINING INFORMATION

You are free to browse the website www.bluedropservices.co.uk without providing any personal or any other information whatsoever.

If you wish to apply for any of our products and/or services then it will be necessary for us to collect information about you in order that we may consider your application further. This information is collected as follows:

Personal information such as full names, date of birth, marital status, details of dependents etc.

Contact information such as address, telephone numbers, email addresses etc.

Financial information such as details of any outstanding loans, mortgages and/or other credit.

The data is volunteered by you and collected via an online application form or alternatively you may print out our application form and complete and return this via the post.

HOW WE USE YOUR INFORMATION

The information you provide in support of your application may be used for references in respect of your employment, the conduct of any mortgage or loan accounts and also a search of the files of a credit reference agency.

The information we collect about you will be recorded electronically and may also be used in the following ways:

- To enable us to consider your application for a loan or any other product or service.
- To contact you in connection with your enquiry.
- To extract certain information for the purpose of generating statistics for our own internal purposes - it will not however be possible to identify individuals from these statistics.
- To update our website to better meet our customers' needs in the future.

THIRD PARTIES

Sometimes we'll share your information with carefully selected third parties outside Bluedrop Services. We may do this for the following reasons:

- To provide you with a loan. As brokers, our products and services are provided in conjunction with our business partners. It will therefore be necessary to disclose your information to them to provide you with the products and/or services you require.
- To provide you with information about special promotions and offers. If you have given your consent by choosing not to opt out, we may share some of your information with carefully selected third parties so they can provide you with information about products and services that may be of interest to you.
- To protect Bluedrop Services or others, we may share your information with third parties when we believe it is necessary to comply with the law or protect our or another person's rights, property, or safety. This includes exchanging information with third parties to protect against fraud and reduce payment risks.

We will only deal with third parties that we trust to act in our customers' best interests and who treat our customers' information with the same stringent controls that we apply ourselves.

As part of the regulatory activities carried out by the Finance Industry Standards Association (FISA) we may be asked to provide access to our records so they may carry out an audit of our activities. If we disclose your personal information to the FISA they have agreed with us that they will only use this information for the purposes of compliance with the Mortgage Code and Codes of Practice respectively and not for any other reason.

METHODS OF CONTACTING YOU

Unless you have advised us to the contrary, both we and any other broker, lender or third party referred to above may contact you by telephone, letter, e-mail or fax.

KEEPING YOUR INFORMATION

The length of time we keep your information for depends on the basis on which it was provided and also on whether or not you have opted out either on the application form or at a subsequent time.

Generally however:

- We will keep the information that is necessary to enable us to provide you with a service that you have requested through this website for as long as it takes us to provide that service.
- We will keep your contact details for as long as we have your consent to send you marketing information and/or pass your contact details to third parties.
- We will keep records of any transactions you enter into for a minimum term of six years. This is so that we can respond to any complaints or disputes that arise in this period.
- We will keep other information about you if it is necessary for us to do so to comply with the law.

YOUR CONSENT AND RIGHTS OF ACCESS

We will only collect and store information about you, with your consent. You give us your consent by choosing to opt in or out on the application form and also by reading and acknowledging you have read the "Declaration" and also "Disclosure of Use of Information" sections contained on the application form.

You have the right of access to your personal records or other information that Bluedrop Services holds about you. The charge for this service is £10.00 for each request.

If any data or information we hold about you is inaccurate or out of date then please let us know and

this will be corrected immediately.

You can change your mind or remove or add your consent at any time and you can be removed from our database. Please note that this will not delete information held about you on other third party databases or information which we are required to hold for legal or regulatory purposes.

To revise your consent, access, amend or delete your records you should contact the Data Protection Officer, Douglas Kelley.

Telephone: 01489 772 510

Email: doug.kelley@bluedropservices.co.uk

SECURITY AND CONFIDENTIALITY

Appreciating that both privacy and security of your information is of the utmost importance, Bluedrop Services have implemented technology and security policies, rules and measures to protect personal information we hold about you. We protect your information by:

- Utilising an encryption and authentication process to protect our online services. This process insures that information is scrambled before it is transmitted so that it remains private even if it is intercepted.
- Ensuring that your information is kept securely in our databases and offices. We only allow our employees and trusted contractors access to your information, and then only if they need it for a specific authorised task. The computers on which we store your information are kept in a secure environment.
- Ensuring that we only pass your personal data to third parties where security and confidentiality are assured. We take all reasonable steps to protect your information, but data can never be guaranteed as 100% secure. Please note that we will not be liable for any breach of security unless there is proof of negligence by us.

LINKS TO OTHER WEBSITES

This website may from time to time include links to other sites. We make every effort to provide links to high quality, reputable sites but we are not responsible for their privacy practices or, site content or the services they offer.

TELEPHONE CALLS

If you call any of the telephone number quoted on this website we may record your calls. These recordings are used for training and quality control purposes to ensure that we continuously monitor and improve our customer service standards.

EMAIL MARKETING AND AGGREGATED INFORMATION

We may send you emails from time to time in order to provide you with information about goods and services which may be of interest to you. We may track your use of this information by using coding on the email which does not record any personally identifiable information about you, but provides us with important information which enables us to monitor the effectiveness and relevance of our messages.

You may unsubscribe from our mailing list at any time by clicking on the unsubscribe link at the bottom of the emails we may send you from time to time.

We may also use aggregated customer information to help us understand how our website is performing commercially and what we can do to improve performance. We may provide this information to other companies, such as third party advertisers. This information does not include any personal details that can be used to identify individuals.

CHILDREN

Bluedrop Services does not knowingly collect data on or from children.

COOKIE POLICY

In this section you will find information on what cookies may be set when you visit our website and how to reject or delete those cookies.

When we provide services, we want to make them easy, useful and reliable. Where services are provided on the internet, this sometimes involves placing small amounts of information on your device, for example your computer or mobile phone. This information consists of small files known as cookies and they cannot be used to identify you personally.

These pieces of information are used to improve our services for you through, for example:

- Enabling a service to recognise your device so you don't have to provide the same information several times during one task.
- Recognising that you may already have provided a username and password so you don't need to do it for every web page requested.
- Measuring how many people are using services, so they can be made easier to use and there's enough capacity to ensure they're fast.

You can manage these small files yourself and learn more about them by visiting:

www.direct.gov.uk/managingcookies

How to control and delete cookies

We will not use cookies to collect personally identifiable information about you. However, if you wish to restrict or block the cookies which are set by our website or any other website, you can do this through your browser settings. Comprehensive information on how to do this across a wide variety of browsers can be found at www.aboutcookies.org

Please be aware that restricting cookies may impact the functionality of the websites you visit.

Third party cookies

Google analytics

Google analytics is a web analytics service provider provided by Google Inc. Google analytics sets a cookie in order to evaluate a visitor's use of our website.

Google stores the information collection by the cookie on their servers in the United States. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. By using our website, you consent to the processing of data about you by Google in the manner and the purposes set out above.

For more information on the cookie set by Google analytics, including information on how to opt out please go to <http://www.google.com/intl/en/privacypolicy.html>

Cookie Categories

The type of cookie used on this Site can each be put into 1 of 4 categories, based on the [International Chamber of Commerce](#) guide to cookie categories.

A. Strictly Necessary Cookies: These cookies are essential, as they enable you to move around a website and use its features, such as accessing secure areas. Without these cookies, services you've asked for (such as access to secure areas) cannot be provided. These cookies don't gather information about you that could be used for marketing or remembering where you've been on the internet. These cannot be restricted or blocked.

B. Performance Cookies: These cookies collect information about how you use a website, for example which pages you go to most often and if you get any error messages from certain pages. These cookies don't gather information that identifies you. All information these cookies collect is anonymous and is only used to improve how a website works. These cookies are not used to target you with online advertising. Without these cookies we cannot learn how our website is performing and make the necessary improvements that could enhance your browsing experience. These can be restricted or blocked.

C. Functionality Profile Cookies: These cookies allow a website to remember choices you make (such as your user name, language or the region you are in) and tailor the website to provide enhanced features and content for you. For instance, they remember your log-in details and allow you to watch videos. They also ensure the onsite marketing and experience is relevant to you. These cookies can also be used to remember changes you've made to text size, font and other parts of pages that you can customise. The information these cookies collect may be anonymous and they cannot track your browsing activity on other websites. Without these cookies, a website cannot remember choices you've previously made or personalise your browsing experience. These can be restricted or blocked.

D. Targeting Cookies: These cookies gather information about your browsing habits. They remember that you've visited a website and share this information with other organisations such as advertisers. They do this in order to provide you with ads that are more relevant to you and your interests. Although these cookies can track your visits to other websites, they don't usually know who you are. Without these cookies, online advertisements you encounter will be less relevant to you and your interests. These can be restricted or blocked.

Cookies we use

This is a list of the main cookies we use and what each is used for:

Cookie name: __utma

Expires: 2 years

Category: Performance

Description: Used by Google Analytics. Each unique browser that visits a page on the site is provided with a unique ID via the __utma cookie. In this way, subsequent visits to the website via the same browser are recorded as belonging to the same (unique) visitor. Thus, if a person interacted with the website using different browsers, the Analytics reports would track this activity under two unique visitors. Similarly if the same browser were used by two different visitors, but with a separate computer account for each, the activity would be recorded under two unique visitor IDs. On the other hand, if the browser happens to be used by two different people sharing the same computer account, one unique visitor ID is recorded, even though two unique individuals accessed the site.

Cookie name: __utmb & __utmc

Expires: 30 min

Category: Performance

Description: Google Analytics uses these two cookies to establish a session. If either of these two cookies is absent, further activity by the user initiates the start of a new session.

Cookie name: __utmz

Expires: 6 months

Category: Functionality

Description: When visitors reach the site via a search engine result, a direct link, or an ad that links to the page, Google Analytics stores the type of referral information in a cookie. The parameters in the cookie value string are parsed and sent in the GIF Request (in the utmcc variable). The expiration date for the cookie is set as 6 months into the future. This cookie gets updated with each subsequent page view to the site; thus it is used to determine visitor navigation within the site.

Cookie name: PHP_Session ID

Expires: End of session

Category: Functionality

Description: This cookie is a unique identifier for a session. It identifies a user's session e.g. secure area log ins.

We may remarket your information

Remarketing is a way for us to connect with users, based upon your past interactions with the Bluedrop Services website. Third-party marketing vendors may be hired by Bluedrop Services to perform remarketing services. As a result, third-party vendors, including Google, may show Bluedrop Services ads on sites on the internet. Third-party vendors, including Google, use cookies to serve ads based on a user's prior visits to Bluedrop Services's website.

To opt out of customized Google Display Network ads go to www.google.com/settings/ads. To find out more about how Google uses any data it collects please visit www.google.com/privacy_ads.html.

Any information collected is used only for remarketing purposes and will not be used by them for any other purpose.

WHAT THIS PRIVACY POLICY DOES NOT COVER

This policy does not apply to the practices of companies Bluedrop Services does not own or control, or to people Bluedrop Services does not employ or manage.

CHANGES TO THE PRIVACY POLICY

Bluedrop Services may amend this privacy policy from time to time. If any amendments are made then a notice will be posted on this website. This privacy policy was last updated on 18/11/2015.

CONTACT DETAILS

All queries regarding this privacy policy are welcomed and should be addressed to the Data Protection Officer, Douglas Kelley. Telephone 01489 772 510.