

Privacy Policy

Last updated: October 2025

This Privacy Policy explains how **The Mortgage Hut Limited** (“we”, “us”, “our”) collects, uses, and protects your personal data. We are committed to safeguarding your privacy in accordance with the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018, and other relevant legislation.

1. Who we are

The Mortgage Hut Limited is the data controller. Our registered office is at Arena Business Centre, Threefield House, Threefield Lane, SO14 3LP. We operate under the trading styles **Police Mortgages** and **Airline Mortgage Shop**, and are linked to **William James Wealth Management** for wealth management services.

2. Contacting us

If you have any questions about this notice or how we handle your information, please contact our Data Protection Contact at:

Email: info@themortgagehut.net

Telephone: 02380 980304

3. The information we collect

We may collect and process the following categories of personal data: Identity details (name, date of birth, address, identification documents) Contact information (email address, telephone number) Financial and employment details Mortgage, loan, or protection product details Health or medical data (for insurance or protection advice) Credit history or criminal record information (where relevant) Marketing and communication preferences

4. How we use your information

We use your personal information to: Provide mortgage, loan, and financial advice; Assess product suitability and process applications; Comply with our legal and regulatory obligations (including those under the FCA); Communicate with you about your applications or enquiries; Manage our relationship with you, including customer service and updates; Conduct marketing (where permitted); Maintain internal records and business operations. Our lawful bases for processing include the performance of a contract, compliance with legal obligations, consent (for marketing or special category data), and our legitimate interests in running our business effectively and securely.

5. Sharing your information

We may share your information with third parties where necessary to deliver our services, including: Lenders, insurers, and product providers; Professional advisers such as solicitors or accountants; Regulators and authorities (including the FCA and ICO); Technology, IT, and

CRM service providers; Marketing and analytics partners (where permitted).

Sharing within our trading styles and associated businesses

We may share your personal information between our trading styles — **Police Mortgages, Airline Mortgage Shop** — and our associated wealth management business, **William James Wealth Management**. This sharing enables us to provide a seamless and consistent service, ensure that your financial needs are managed holistically, and comply with regulatory requirements.

The lawful basis for this sharing is the performance of a contract with you and our legitimate interests in managing our services efficiently. We ensure all sharing is subject to strict confidentiality and security measures.

6. How long we keep your information

We retain personal information for six years after the end of our relationship with you, or longer where required by law or regulation (for example, by the Financial Conduct Authority). After this period, data is securely deleted or anonymised.

7. International data transfers

We may use cloud or IT service providers that store or process personal data outside the UK. Where this occurs, we ensure appropriate safeguards are in place, such as UK-approved standard contractual clauses or equivalent protections, to ensure your data remains secure and your rights are upheld.

8. Your rights

Under the UK GDPR, you have the right to: Access the personal data we hold about you; Request correction of inaccurate or incomplete data; Request erasure of your data (“right to be forgotten”); Object to processing or request restriction of processing; Request data portability; Withdraw consent at any time (where processing is based on consent). To exercise any of these rights, please contact us using the details in Section 2.

9. How we protect your information

We apply technical and organisational measures to protect your personal data from unauthorised access, loss, misuse, or disclosure. These include encryption, restricted access, secure servers, and regular review of our data-protection practices.

10. Updates to this policy

We may update this Privacy Policy periodically to reflect legal or operational changes. The latest version will always be available on our website, and material updates will be communicated where appropriate.