

Privacy Policy

Last updated: 9 October 2025

1. Important Notice

This Privacy Policy explains how **MyMo Mortgages** (“we”, “us”, “our”) collects, uses, and protects your personal data in connection with the services we provide, including mortgage and protection advice, introductions to third-party providers, and website interactions.

MyMo Mortgages is a trading style of **Peter Kazinczi-Nagy**, who is an **Appointed Representative of Ingard Financial Limited**. Ingard Financial Ltd is authorised and regulated by the **Financial Conduct Authority (FCA)** under registration number **450731**. Registered Office: Maple House, Park West, Sealand Road, Chester, CH1 4RN.

We take your privacy seriously and act as a “data controller” when processing your personal data. Ingard Financial Ltd also acts as a joint controller for regulated activities.

By using our website or providing your information, you consent to the collection and use of your personal data in accordance with this Privacy Policy.

2. Personal Data We May Collect and Why

Personal data means any information that identifies you directly or indirectly. We may collect:

- **Contact details:** name, telephone number, and email address so we can respond to enquiries or provide mortgage advice.
- **Identification and verification data:** proof of identity, address, income, and credit information to comply with regulatory requirements (KYC, AML).
- **Financial details:** income, employment, expenditure, credit reports, and property details to perform mortgage sourcing, affordability assessments, and product recommendations.
- **Correspondence:** emails, forms, messages, and notes from calls or meetings.
- **Technical data:** IP address, browser type, and cookies when you visit our website (see our Cookie Policy if applicable).

We collect this information to provide advice, fulfil our regulatory obligations, and deliver a professional service tailored to your needs.

3. How We Use Your Personal Data

We may use your personal data to:

- Assess your mortgage or protection needs and recommend suitable products.
- Verify your identity and comply with anti-money-laundering regulations.
- Process mortgage applications and liaise with lenders, insurers, or solicitors on your behalf.
- Maintain accurate records of your case and ensure ongoing compliance.
- Send you important service updates or information relating to your mortgage or protection products.
- Communicate marketing information (where consent has been provided).
- Respond to enquiries, feedback, or complaints efficiently.
- Improve our website, content, and client experience.

We will never sell your personal information to third parties.

4. Legal Grounds for Processing

We process your data under one or more of the following legal bases:

- **Contractual necessity:** to provide mortgage or protection advice, process applications, and fulfil agreements with you.
- **Legal obligations:** to comply with FCA rules, Anti-Money-Laundering (AML) regulations, and other applicable laws.
- **Legitimate interests:** to operate and improve our business, maintain records, prevent fraud, and communicate relevant updates.
- **Consent:** when you opt-in to receive marketing communications or when required to share your data with third-party service providers.

You can withdraw your consent at any time by contacting us.

5. Who We Share Your Personal Data With

We may share your personal data with:

- **Ingard Financial Limited**, our principal firm, for compliance and oversight.

- **Mortgage lenders and protection providers**, to obtain quotations and submit applications.
- **Conveyancers, surveyors, and insurance partners**, where relevant and with your consent.
- **Technology and data processors**, who securely manage IT systems, CRM platforms, or communication tools under strict data-processing agreements.
- **Regulators or law-enforcement agencies**, where legally required.

All third parties are required to maintain the confidentiality and security of your data.

6. International Data Transfers

We primarily store and process data within the UK. If data is transferred outside the UK or EEA, we ensure appropriate safeguards such as Standard Contractual Clauses or UK adequacy decisions.

7. Data Retention

We retain your data only as long as necessary to fulfil our obligations and legal requirements.

Typically:

- **Mortgage and advice records:** at least 6 years after completion (per FCA rules).
- **Marketing or enquiry data:** until you unsubscribe or request deletion.

After this period, your data will be securely deleted or anonymised.

8. Your Rights

Right	What it Means
Right to be informed	To know how we use your data – this Privacy Policy explains it.
Right of access	To request a copy of the data we hold about you.
Right to rectification	To correct inaccurate or incomplete data.
Right to erasure	To request deletion where no legal reason exists to retain it.

Right	What it Means
Right to restrict processing	To limit how we use your data in certain cases.
Right to data portability	To receive your data in a transferable format.
Right to object	To object to processing for legitimate interests or marketing.
Right to withdraw consent	To withdraw consent for marketing or data sharing.

To exercise these rights, contact us as below.

9. Contact Us

Data Protection Officer: Peter Kazinczi-Nagy

Email: info@mymomortgages.co.uk

If you're not satisfied with our response or believe our processing doesn't comply with data-protection law, you can lodge a complaint with the **Information Commissioner's Office (ICO)**:

- Website: www.ico.org.uk
- Telephone: 0303 123 1113
- Address: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

10. Links to Other Websites

Our website may include links to third-party sites. We are not responsible for their privacy practices or content and recommend reviewing each site's policy before submitting personal data.

11. Changes to This Policy

We may update this Privacy Policy periodically to reflect legal, technical, or business changes. The date above shows the latest revision. Please review it occasionally to stay informed.