

Privacy Policy | Stuart James Financial Solutions Ltd

Stuart James Financial Solutions is a mortgage and insurance broker and an appointed representative of HL Partnership Limited which is authorised and regulated by the Financial Conduct Authority.

Stuart James Financial Solutions Limited is a company registered in England and Wales with company number: 9371027. The registered address is Harlow Grange Farm, Otley Road, Harrogate, HG3 1PT.

Any contact regarding this document should be addressed to Shelley Borchard who can be contacted by calling 01423 561060.

Your privacy matters

We recognise and understand that your personal data is your own. This policy sets out how we use your data and the control you have over it.

In short, if you haven't given us permission to use your data, we won't.

Please be aware that as with all financial products, we have obligations to maintain records in line with FCA guidelines.

If you disagree with any of these policies, you should not use this site. By browsing our site, you are accepting these terms.

Access and correction of your personal data

You have the right to access the data we hold on you in many circumstances. If we agree that we are obliged to provide personal information to you, we will do so free of charge.

If we feel a request is abusing this system (e.g. if a client is making repeat or unreasonable requests), we may charge a fee to cover our administrative costs.

Before providing access to your data, we will ask for proof of identity and sufficient data about your interactions with us in order to verify that the request is actually from you. Only then will we provide you with the data.

If any of the data we hold on you is inaccurate or out of date, you may ask for this to be updated. We will check any necessary information with you before submitting a mortgage application on your behalf to make sure the information we submit is accurate.

If you would like to exercise these rights, please email your request to info@sj-fs.co.uk. You may also request this data over the phone, however we will still ask you to

email us confirmation of your request. If possible, please email us your request from the email address we have on file for you.

Right to stop or limit our processing of your data

You have the right to object to us processing your personal information if we are not entitled to use it anymore. If this is the case, you may ask that we delete your data, although how quickly this is done will depend on what interactions you have had with us.

For example, if you have not yet used our services, we will happily remove your data. However if you have, then we may need to keep certain information for auditing purposes since you have used our services to purchase a financial product. Please contact us to discuss this in more detail.

Online data collection

We collect data via our online forms such as our contact form and quote forms. This data is only used for what it is intended for. For example, if you submitted a contact us form, we'll only use the data to get in touch with you. We won't use it for marketing purposes unless you've given us consent to do so.

We use the following tools on our website for marketing purposes, some of which use cookies to identify you. This section sets out exactly what we collect, what the data is used for and whether it is anonymised.

- **Google Analytics** - We collect anonymised data to help us understand what people do on our website and where the website traffic originates from. This helps us better focus our efforts and refine our content.
- **Google Adwords** - If you visit the website from Google Adwords, your anonymous activity in Google Analytics will be tagged with the data (e.g. which ad you clicked on). This data is all anonymised and we do not know exactly which individual clicked what ad. We may use remarketing features built into Google Analytics/Adwords to better tailor our advertising. This does not allow us to identify you, however it will assign your device with an ID which we can use. For example, we may use it to prevent you seeing further adverts in Google search results.
- **Bing Ads** - If you visit the website from Bing Ads, your anonymous activity in Google Analytics will be tagged with the data (e.g. which ad you clicked on). This data is all anonymised and we do not know exactly which individual clicked what ad.
- **Infinity** - This provides us with tracking telephone numbers to better help us identify which traffic source is generating us leads. For example; did our paid ads result in phone calls. We may receive your phone number, details of how you came across our site (e.g. via a google search, or the details of the advert you clicked on) and your IP address which can be used to identify you. Infinity also records calls, which we store alongside your account with us in accordance with the GDPR.
- **HotJar** - We occasionally record anonymous user sessions on our website in order to better understand and paint a better picture of what users are doing. This helps us identify issues with our site and make improvements. For example; are lots of people clicking on a box expecting it to go somewhere when it doesn't. All sessions are anonymised and any personal data, such as the data you input into one of our contact forms is never recorded. As such we cannot match an individual to a browsing session. HotJar does not run on our website all of the time and is used ad hoc as needed.
- **Mailchimp** - Forms that you complete online to contact us are through mailchimp

If you do not wish to opt in to these cookies, you may block them using the pop up on our website, or through your browsers built in cookie controls (often found in the privacy section of your browsers settings).

Data storage

Data we collect will be stored for as long as needed in order to process your mortgage application.

Your data will never be sent to third parties unless we have your consent. When we do send across your data (e.g. to a mortgage lender), we will send it using a secure service.

As a broker, we are regulated via our network [HL Partnership \(HLP\)](#), in order to ensure that we comply with FCA rules and regulations. HLP are a directly authorised firm, who also take GDPR very seriously and also comply with any requirements. HLP will also have access to your data.

Contact Us

If you would like to exercise any of your rights mentioned in this policy, please contact:

Stuart James Financial Solutions (SJFS)

Harlow Grange Farm, Otley Road, Harrogate, HG3 1PT.
Telephone: 01423 561060
Email: info@sj-fs.co.uk

Changes of business ownership and control

We reserve the right to expand or reduce our business and this may involve the sale and/or transfer of all or part of Stuart James Financial Solutions Limited. If this happens, we will transfer data relevant to that part of the business. The new party will be permitted to use this data in accordance with the GDPR. In other words, the data will only be used in accordance with how it was supplied to us.

Changes to this policy

We may from time to time update or change this policy as required. For example if we add new services, or change existing services. We will contact you and inform you of any changes relevant to you if necessary (e.g. if we require permission to use your details or additional services). Otherwise, you can always view our up to date policy on this page.