

# Mortgage Broker Privacy Policy (GDPR)

Effective date: [Insert date]

## 1. Introduction

This Privacy Policy explains how [Your Company Name], a mortgage brokerage operating in the EU, collects, uses, shares, and protects your personal data when you request or submit documents as part of your mortgage process.

## 2. Data We Collect

We collect the following personal data from you:

- Identification data: name, contact details (email, phone), ID documents (e.g., passport, ID card).
- Financial data: income, employment info, credit history (if shared or provided).
- Application-specific data: mortgage application details, supporting documents uploaded by you.
- Technical data: IP address, browser/user agent, timestamps of actions on our site.

## 3. Purposes & Legal Basis for Processing

We process your personal data for these purposes:

- To verify your identity and validate documents.
- To evaluate and process your mortgage application.
- To share your data with lenders/credit institutions, as necessary for the application process.
- To comply with legal obligations (e.g., anti-money laundering, loan regulations).

Our legal bases under GDPR include: your consent, contractual necessity, and compliance with legal obligations.

## 4. Data Sharing & Recipients

Your data may be shared with the following parties:

- Mortgage lenders and credit institutions you've opted to engage.
- Service providers (e.g., document storage, e-signature tools) bound by GDPR-compliant agreements.
- Regulators, law enforcement, or courts, if required by law.

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## **5. Data Retention**

We keep your data only as long as necessary:

- While your application is active and under review.
- Up to [X years/months] after conclusion, to meet legal and regulatory retention requirements.
- You may request earlier deletion, subject to legal or contractual limits.

## **6. Your Rights**

Under GDPR, you have the right to:

- Access your personal data.
- Request corrections (rectification) or deletion (erasure).
- Restrict or object to processing.
- Obtain a portable copy of your data (data portability).
- Withdraw consent at any time without affecting the lawfulness of processing done before withdrawal.
- Lodge a complaint with your national Data Protection Authority if you believe your rights have been violated.

## **7. Security Measures**

We implement appropriate technical and organizational measures to protect your data, including:

- Encrypted storage and transmission (e.g., HTTPS).
- Access controls and audit logging.
- GDPR-compliant data processing agreements with third-party service providers.

## **8. Contact & Data Protection Officer (DPO)**

For questions or requests about your data, you can reach us at:

- Data Controller: [Company legal name], [Address], [Email], [Phone].
- DPO (if appointed): [Name], [Email], [Phone].

## **9. Updates to This Policy**

We may update this Policy over time. The most recent version, including its effective date, will always be available (e.g., linked in your app footer or in GDPR consent flow).