



Homeowner Loans

Terms of Use, Privacy Statement
and Cookies

Terms of Use and Privacy Statement

Your Personal Information

Homeowner Loans is a trading style of Joel Malach, who is the data controller under the Data Protection Act 1998 in relation to the processing of your personal data in connection with the website www.homeowner-loans.co.uk and your loan enquiry. Both we and the broker we refer your enquiry to will use your information to provide you with a quote, to process your application and for marketing purposes. The broker will contact you by phone, email and text unless you tell them otherwise. We will treat all your information as private and confidential (even when you are no longer a customer) except where we are permitted to disclose your information by law, or where the disclosure is made at your request, or is made with your consent in relation to arranging your loan or mortgage. Where necessary to process your application, your data will be shared with third parties such as the lender, your mortgage provider, joint applicants and credit reference agencies (see Credit Searches below). Telephone calls will be recorded for monitoring, staff training and regulatory purposes.

We will store the information they hold about you on computer and in other records. We will use your information in accordance with the principles of the Data Protection Act, including data security requirements. We will only use this information for the purposes registered under the Data Protection Act. Further information regarding how we use your information will be provided by the broker we refer your enquiry to with any loan documentation that may be sent to you.

You have the right of access to your personal records upon request to the Data Protection Officer. There is no fee for this, unless the request is unreasonable or extremely large. Should you wish to exercise this right or if you have any questions or comments regarding our data protection policy or any matter referred to in our policy please contact the Data Protection Officer at the correspondence address shown below. Information may be transferred to third parties which may be located outside the European Economic Area. We will ensure that your personal information is protected to the level of standards in accordance with the Data Protection Act 1998. If your information is shared with a third party, we will instruct and state restrictions which will protect your information. Our third party partners will also have their own privacy policies which we recommend that you refer to them.

Referrals to a 3rd Party

Homeowner Loans is not a Lender and therefore, we will not provide finance directly to you. We are a Credit Broker and our service is such that upon completion of your application form, the form is sent directly to a broker who will introduce you to lenders or finance providers who may be able to assist with your application for finance. By submitting an application, you will be giving your consent for them to see your personal details and match your application with one of the lenders or providers on their panel. It is important to understand that they will only forward your application to a lender or finance provider that has looked at your application and accepted it as one they believe there is a good chance they can provide a loan or relevant services to you. We refer enquiries to the following brokers

Unsecured homeowner loan enquiries are automatically forwarded to Norwich Trust Limited (<https://norwichtrust.co.uk>), which is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services Register under reference number: 979682. Norwich Trust Limited is registered in England and Wales (Company number 12706211), with a registered office located at 25 – 27 Surrey Street, Norwich, Norfolk, England, N1 3NX, United Kingdom. Licensed by the Information Commissioner's Office under registration number: Z2022318..

Credit broking service is provided by Norwich Trust Limited; their privacy policy and how they use and store data can be found here: <https://norwichtrust.co.uk/about-content/privacy-policy/>

Future Marketing

Unless you advise us to the contrary, both we and other brokers or lenders we refer your application to may contact you by telephone, letter, e-mail, sms or fax to offer other products which we feel may be of interest to you, including mortgages. If you do not wish to be contacted with offers of other products which we think may be of interest to you please write to the Data Protection Officer at the correspondence address shown below, or e-mail your name and address (including postcode) to dpo@homeowner-loans.co.uk

Services

As an introducer and credit broker we will introduce you to a broker or affiliate who will help you search for a loan and provide a matching service. To help you with your application and search for a loan, we pass your data to a broker or an affiliate who in turn passes this information to a group of lenders and credit brokers on their lending panel. The lenders on the broker's or affiliate's panel may be willing to enter into a consumer credit agreement with you, subject to their assessment of your creditworthiness and the affordability of the loan among other compliance checks. On submitting your application, the affiliate also shares your information with other trusted regulated credit brokers who will simultaneously endeavor to match your application with their lending partners. If they find a match, your application is redirected to the lender's website. You will not be offered an unsuitable product.

We have commercial links with our trusted brokers and affiliates and will generally receive a payment from them (not you) in the form of a commission if they are successful in matching you or if they actually fund a loan. The affiliate's panel currently consists of 30 lenders and brokers and their matching services only relate to that group, therefore, please note that the services do not constitute an entire market search for loan products. While the brokers and affiliate's providers have been chosen to provide a variety of products, there are other products on the market that are not available from their panel and, one or more of them may be more appropriate or suitable for you, so you may wish to shop around.

We encourage you to consider the brokers' and affiliate's Lending Partners' websites, FAQs, pre-contractual information and terms of the loan documentation carefully to determine whether the loan offered is suitable for your financial circumstances and whether you can afford to make the repayments under the proposed loan throughout its term.

Homeowner Loans does not charge you a fee for the services or offer advice which assesses the merits of entering into a particular loan. If the broker or affiliate matches you with a lender it is not a specific recommendation and we have not negotiated the terms of any loan agreements on your behalf.

As Homeowner Loans is not a lender, we cannot guarantee that completing and submitting your information via the form will result in you receiving a loan. Individual lenders may, at their discretion, require you to complete their own application process and undertake further checks.

Where the broker or affiliate offers you a high cost short term loan, they will ensure that you do not enter into any agreements for high-cost, short-term credit which would exceed the cost cap for high-cost short-term lending. There are three elements to the price cap: (1) an initial cost cap of 0.8% per day – interest and fees charged must not exceed 0.8% per day of the amount borrowed (2) a £15 cap on default fees – if borrowers default, fees must not exceed £15. Firms can continue to charge interest after default but not above the initial rate; and (3) a total cost cap of 100% - borrowers must never pay more in fees and interest than 100% of what they borrowed. Please see the relevant lender's website for full details.

Credit Searches

The broker we refer your enquiry to will make searches about you at credit reference agencies who will supply them with credit information, as well as with information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. They will only perform an 'Enquiry Search' at this stage, which will not affect your credit rating. This type of search is recorded as a multi-footprint "SQ" Search Quotation which you will be able see on your credit report. Other lenders and credit providers will not be able to take these into account when deciding whether to offer you credit in the future. If you decide to proceed with one of the loans they offer, then they will perform an 'Application Search'. They will do this on behalf of the lender and only when they have received your signed application form from you. Application searches may affect your credit score as they are used by lenders when deciding whether to lend you money. They may use credit-scoring methods to assess your application and to verify your identity. Credit searches and other information provided to them and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by them in connection with your application. This information may also be used for debt tracing and the prevention of financial crime as well as the management of your account. To prevent or detect fraud, or to assist in verifying your identity, they may make searches of their records as well as using fraud prevention agencies who will supply them with information. They may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and their customers from theft and fraud. If you give them false or inaccurate information and they suspect fraud, they will record this. They and other companies may use this information if decisions are made about you or others at your address(es) in relation to credit or credit-related services.

Credit Searches – Joint Applications

In addition to the terms stated for a credit search above, by stating a financial association with another party, you are also declaring that: You are entitled to disclose information about your joint applicant and/or anyone else referred to by you; You authorise them to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

Complaints

What happens if things go wrong? You should find your dealings with us and the broker we refer your enquiry to be prompt, efficient and friendly. Our aim is to provide you with a professional and confidential service. If you have a complaint about any aspect of the service you have received, we will be happy to help resolve your concerns. We recommend that you bring your concerns to our attention as soon as possible – the sooner we know about it the sooner that we can resolve it. We have a formal complaints procedure to ensure that your complaint is handled quickly, fairly and efficiently; a leaflet with details of this process is available on request. On receipt of your complaint the matters raised will be investigated by us or by an independent Complaint Handler within the broker's company. Upon receipt of a complaint, an acknowledgement letter will be sent within two working days and if you remain dissatisfied, or if the complaint is not resolved within 8 weeks from receipt, you can take your complaint to the Financial Ombudsman Service.

Should it be necessary to obtain information from third parties to further these investigations, you will be informed of this and where appropriate your written authority obtained before any disclosures being made by them to third parties. For further information or to make a complaint please contact the Compliance Director at the correspondence address shown below, or on info@homeowner-loans.co.uk

Financial Ombudsman Service

If we or the broker are unable to resolve your complaint to your satisfaction you may have the right to refer your complaint to the Financial Ombudsman Service: Financial Ombudsman Exchange Tower London E14 9SR

Telephone numbers:

0800 023 4 567 - calls to this number are now free on mobile phones and landlines

0300 123 9 123 - calls to this number cost no more than calls to 01 and 02 numbers

Should you wish to refer the complaint to the Ombudsman, this must be done within 6 months of receiving the final response letter. Website:

www.financial-ombudsman.org.uk

European Online Dispute Resolution Platform

In relation to your complaint, you can also request a review from the European Online Dispute Resolution platform: <http://ec.europa.eu/consumers/odr/>

General Terms of Use

The website www.homeowner-loans.co.uk is owned and maintained by Joel Malach. By accessing and using this website you are agreeing to abide by the terms and conditions contained in their Legal and Privacy Notice. If you do not agree to abide by these terms and conditions, please do not use this website. Our Correspondence address: Warwick House, Lowes Road, Bury. BL9 6PJ. Email: info@homeowner-loans.co.uk.

Joel Malach is authorised and regulated by the Financial Conduct Authority. Firm registration number 720851 Data Protection Registration Number Z8904952. Trading names include Complete Finance

Links to Other Websites

Links to third party websites are provided solely for your convenience. When you use the links you are leaving their website. Please be aware that they are not responsible for the content of third party websites or for the privacy practices of the operators of such other sites.

Links to this Website

We will allow third parties to link to our website only with our written consent. Consent will only be given if third parties agree: not to use or alter any of our trademarks or intellectual property, particularly The Homeowner Loans logo, without our written consent; not to imply that their products or services are endorsed by us; not to misrepresent their relationship with us; that their website does not contain anything that might negatively impact our reputation.

Intellectual Property

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Provision of Service

While we endeavour to ensure that this website is available 24 hours a day, access to it may be suspended temporarily and without notice, for example in the case of system failure, maintenance or other reasons beyond our control. We are not liable if the website is unavailable for any period of time.

Disclaimer

We endeavour to ensure that the information on this website is correct and up to date. However, we do not warrant the accuracy and completeness of material on the website. We may make changes to website content, or to products and prices described in it, at any time and without notice.

Liability

We exclude all liability and responsibility for any loss or damage that may result to you or a third party in connection with this website or use thereof. This includes loss or damage caused by viruses. Note that their liability is not excluded or limited for death or personal injury caused by negligence; fraud; misrepresentation or any liability which cannot be excluded or limited under applicable law.

Changes to the Legal and Privacy Notice

We may make changes to this Legal and Privacy Notice at any time. Changes will be notified by the amended version of the Notice being posted on this website. You should therefore check this website from time to time to ensure you are aware of the latest terms and conditions applicable to your use of the website.

Governing Law

This Legal and Privacy Notice and your access to and use of this website is governed by and interpreted in accordance with English law. Disputes arising in connection with this Legal and Privacy Notice and your access to and use of this website are subject to the exclusive jurisdiction of the English courts.

Queries

Should you have any general queries or concerns regarding this privacy statement, please don't hesitate to contact us using the email address below.

Contact details

Correspondence address: Warwick House, Lowes Road, Bury. BL9 6PJ.
Email: info@homeowner-loans.co.uk. Telephone: 0161 763 4783

Cookies, Log Files, Clear Gifs

We do not use cookies, log files or clear gifs

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