This is the privacy notice of 3mc (UK) Limited. In this policy, "we", "our", or "user" refer to 3mc (UK) Limited.

3mc (UK) Limited (FCA Registered number 302992 and companies house register number, 03547703) whose registered office is 3 St Georges Court, Altrincham Business Park, Altrincham, WA14 5UA is committed to complying with the data protection laws in the United Kingdom, and we reference the following legislation:

- General Data Protection Regulation 2018 (Regulation (EU) 2016/679)

3mc (UK) Limited ("3mc") referred to in the Contact section of this Web Site, is committed to protecting your personal information, that of your clients and other data provided to 3mc via this and any other web site ("Web Site"). Please read this Privacy Policy carefully as it contains important information about the use of any information you provide to 3mc via this Web Site. This Privacy Policy explains what information 3mc collects about you, your client and how 3mc collects and uses the information, including setting out the circumstances where 3mc could provide it to third parties.

INTRODUCTION

This is a notice to inform you of our policy about all the information that we record about you or your client. It sets out the conditions under which we may process any information that we collect from you, or that you provide to us. It covers information that could identify you, or your client, (“personal information”) and information that could not. In the context of the law and this notice, “process” means collect, store, transfer, use or otherwise act on information.

If there are one or more points below with which you do not agree with or are not happy, you should leave our website immediately.

We take seriously the protection of your, and your clients, privacy and confidentiality. We understand that all visitors to our website are entitled to know that their personal data will not be used for any purpose unintended by them and will not accidentally fall into the hands of a third party. (You should make your client/s aware of this privacy notice – providing a copy as necessary - and explain how you will be using the 3mc online services, and website to your clients. You should also have your clients express consent to act as their agent and submit their personal information for the processing their mortgage – please refer to 3mc’s Terms and Conditions for more information).

We undertake to preserve the confidentiality of all information you provide to us and expect that you reciprocate. Our policy complies with UK law accordingly implemented, including that required by the EU General Data Protection Regulation (GDPR).

The law requires us to tell you about your rights and our obligations to you in regard to the processing and control of you and your clients' personal data. We do this now, by requesting that you read the information provided at www.knowyourprivacyrights.org

Except as set out below, we do not share, or sell, or disclose to a third party, any information collected through our website.

THE BASIS ON WHICH WE PROCESS INFORMATION ABOUT YOU

The law requires us to determine under which of six defined bases we process different categories of your personal information and to notify you of the basis for each category. You should also have your own privacy statement to explain the same to your client/s.

If a basis on which we process your clients’ personal information is no longer relevant then we shall immediately stop processing their data.

If the basis changes then if required by law we shall notify you of the change and of any new basis

under which we have determined that we can continue to process their information.

1. Information we process because we have a contractual obligation

When you/we create an account on our website, buy a product or service from us, or otherwise agree to our terms and conditions, a contract is formed between you and us, and in turn between you and your client/s.

In order to carry out our obligations under that contract, we must process the information you give us. Some of this information may be personal information.

We may use it in order to:

- 1.1 Verify your clients' identity for security purposes
- 1.2 Sell products to you
- 1.3 Provide you with our services
- 1.4 Provide you with suggestions and potential options on products, services and how to obtain the most from using our website

We process this information on the basis there is a contract between us, or that you have requested we use the information before we enter into a legal contract.

Additionally, we may aggregate this information in a general way and use it to provide class information, for example, to monitor our performance with respect to a service we provide.

If we use it for this purpose, you or your client, as an individual/s will not be personally identifiable.

We shall continue to process this information until the contract between us ends or is terminated by either party under the terms of the contract.

2. Information we process with your consent

Through certain actions when otherwise there is no contractual relationship between us, such as when you browse our website or ask us to provide you more information about our business, including job opportunities and our products and services, you provide your consent to us to process information, and that of your client, that may be personal information.

Wherever possible, we aim to obtain your explicit consent to process this information, for example, by asking you to agree to our use of cookies, or under the terms and conditions when using 3mc as a Packager.

Sometimes you might give your consent implicitly, such as when you send us a message by e-mail to which you would reasonably expect us to reply.

Except where you have consented to our use of your, and your clients, information for a specific purpose, we do not use your, or your clients' information in any way that would identify you personally. We may aggregate it in a general way and use it to provide class information, for example, to monitor the performance of a particular page on our website.

If you have given us explicit permission to do so, we may from time to time pass your name and contact information to selected associates whom we consider may provide services or products you would find useful.

We continue to process your information on this basis until you withdraw your consent or it can be reasonably assumed that your consent no longer exists.

You may withdraw your consent at any time by instructing us at info@3-mc.com However, if you do so, you may not be able to use our website or our services further.

3. Information we process because we have a legal obligation.

We are subject to the law like everyone else. Sometimes, we must process your or your clients' information in order to comply with a statutory obligation.

For example, we may be required to give information to legal authorities if they so request or if they have the proper authorisation such as a search warrant or court order.

This may include your or your clients' personal information.

4. Information provided on the understanding that it will be shared with a third party

Our website allows you to post information with a view to that information being read, copied, downloaded, or used by other people.

Examples include:

- 4.1 Posting a message on our forum
- 4.2 Tagging an image
- 4.3 Clicking on an icon next to another visitor's message to convey your agreement, disagreement, or thanks

In posting personal information, it is up to you to satisfy yourself about the privacy level of every person who might use it.

We do not specifically use this information except to allow it to be displayed or shared.

We do store it, and we reserve a right to use it in the future in any way we decide.

Once your information enters the public domain, we have no control over what any individual third party may do with it. We accept no responsibility for their actions at any time.

Provided your request is reasonable and there is no Legal or Regulatory basis for us to retain it, then at our discretion, we may agree to your request to delete personal information that you have posted. You can make a request by contacting us at info@3-mc.com

5. Complaints regarding content on our website

If you complain about any of the content on our website, we shall investigate your complaint.

If we feel it is justified or if we believe the law requires us to do so, we shall remove the content while we investigate.

Free speech is a fundamental right, so we have to make a judgment as to whose right will be obstructed: yours, or that of the person who posted the content that offends you.

If we think your complaint is vexatious or without any basis, we shall not correspond with you about it.

6. Information relating to your method of payment

We store information about your clients' debit or credit card or other means of payment when you first provide it to us - with the express consent of your client.

We automatically delete the payment information once all fees have been taken and the payment information is no longer required for the agreed service being provided. (You will be provided with details of any fees before you undertake to use 3mc – it is your responsibility to advise your client/s and obtain their consent, as per our terms and conditions of business).

7. Information about your direct debit

When you agree to set up a direct debit arrangement, the information you give to us is passed to the Lending organisation for processing according to our instructions. We do keep a copy.

8. Job application and employment

If you send us information in connection with a job application, we may keep it for up to **three years** in case we decide to contact you at a later date.

If we employ you, we collect information about you and your work from time to time throughout the period of your employment. This information will be used only for purposes directly relevant to your employment. After your employment has ended, we will keep your file for **five years** before destroying or deleting it.

9. Sending a message to our support team

When you contact us, whether by telephone, through our website or by e-mail, we collect the data you have given to us in order to reply with the information you need.

We record your request and our reply in order to increase the efficiency of our business.

We keep personally identifiable information associated with your messages, such as your name and email address so as to be able to track our communications with you to provide a high-quality service.

10. Complaining

When we receive a complaint, we record all the information you have given to us.

We use that information to resolve your complaint.

We may also compile statistics showing information obtained from this source to assess the level of service we provide, but not in a way that could identify you or any other person.

3mc will follow their formal complaint handling process.

USE OF INFORMATION WE COLLECT THROUGH AUTOMATED SYSTEMS WHEN YOU VISIT OUR WEBSITE

11.Cookies

Cookies are small text files that are placed on your computer's hard drive by your web browser when you visit any website. They allow information gathered on one web page to be stored until it is needed for use on another, allowing a website to provide you with a personalised experience and the website owner with statistics about how you use the website so that it can be improved.
Some cookies may last for a defined period of time, such as one day or until you close your browser. Others last indefinitely.

Your web browser should allow you to delete any you choose. It also should allow you to prevent or limit their use.

Our website uses cookies. They are placed by software that operates on our servers, and by software operated by third parties whose services we use.

When you first visit our website, we ask you whether you wish us to use cookies. If you choose not to accept them, we shall not use them for your visit except to record that you have not consented to their use for any other purpose.

If you choose not to use cookies or you prevent their use through your browser settings, you will not be able to use all the functionality of our website.

We use cookies in the following ways:

- 11.1 To track how you use our website
- 11.2 To record whether you have seen specific messages we display on our website
- 11.3 To keep you signed in on our site
- 11.4 To record your answers to surveys and questionnaires on our site while you complete them
- 11.5 To record the conversation thread during a live chat with our support team

We provide more information about the cookies we use in our cookie policy.

12.Personal identifiers from your browsing activity

Requests by your web browser to our servers for web pages and other content on our website are recorded.

We record information such as your geographical location, your Internet service provider and your IP address. We also record information about the software you are using to browse our websites, such as the type of computer or device and the screen resolution.

We use this information in aggregate to assess the popularity of the web pages on our website and how we perform in providing content to you.

If combined with other information we know about you from previous visits, the data possibly could be used to identify you personally, even if you are not signed in to our website.

13. Our use of re-marketing

Re-marketing involves placing a cookie on your computer when you browse our website in order to be able to serve you an advert for our products or services when you visit some other website.

We may use a third party to provide us with re-marketing services from time to time. If so, then if you have consented to our use of cookies, you may see advertisements for our products and services on other websites.

DISCLOSURE AND SHARING OF YOUR INFORMATION

14. Information we obtain from third parties

Although we do not disclose your, or your clients', personal information to any third party (except as set out in this notice), we sometimes receive data that is indirectly made up from your personal information from third parties whose services we use.

15. Credit reference

To assist in combating fraud, we share information with credit reference agencies, so far as it relates to clients or customers who instruct their credit card issuer to cancel payment to us without having first provided an acceptable reason to us and given us the opportunity to refund their money.

16. Data may be processed outside the European Union

Our websites are hosted in England.

Accordingly, data obtained within the UK or any other country could be processed outside the European Union.

We use the following safeguards with respect to data transferred outside the European Union:

- 16.1 Both our organisation and the processor are public authorities between whom there is either a legally binding agreement or administrative arrangements approved by a supervisory authority in the European Union relating to the protection of your information

ACCESS TO YOUR OWN INFORMATION

17. Access to your personal information

17.1 At any time you may review or update personally identifiable information that we hold about you, by signing in to your account on our website.

17.2 To obtain a copy of any information that is not provided on our website you may send us a request at info@3-mc.com

17.3 After receiving the request, we will tell you when we expect to provide you with the information, and (in certain situations) whether we require any fee for providing it to you.

18. Removal of your information

If you wish us to remove personally identifiable information from our website, you may contact us at info@3-mc.com

This may limit the service we can provide to you.

Note – It may be necessary to retain certain information where it is required for Regulatory purposes (for example as required by the Financial Conduct Authority).

19. Verification of your information

When we receive any request to access, edit or delete personally identifiable information we shall first take reasonable steps to verify your identity before granting you access or otherwise taking any action. This is important to safeguard your information.

OTHER MATTERS

20. Use of site by children

20.1. We do not sell products or provide services for purchase by children, nor do we market to children.

21. Encryption of data sent between us

We use Secure Sockets Layer (SSL) certificates to verify our identity to your browser and to encrypt any data you give us.

Whenever information is transferred between us, you can check that it is done so using SSL by looking for a closed padlock symbol or other trust marks in your browser's URL bar or toolbar.

22. How you can complain about our policy

22.1 If you are not happy with our privacy policy or if have any complaint, then you should tell us by email. Our email address is info@3-mc.com. Alternatively, you can write to:

6 St Georges Court, Altrincham Business Park, Altrincham, WA14 5UA

22.2 If you are in any way dissatisfied about how we process your personal information, you have a right to lodge a complaint with the Information Commissioner's Office. This can be done at https://ico.org.uk/concerns/

23. Retention period for personal data

Except as otherwise mentioned in this privacy notice, we keep your personal information only for as long as required by us:

- 23.1 To provide you with the services you have requested;
- 23.2 To comply with FCA Regulation, other law, including for the period demanded by our tax authorities;
- 23.3 To support a claim or defence in court.

24. Compliance with the law

Our privacy policy has been compiled so as to comply with the law of every country or legal jurisdiction in which we aim to do business. If you think it fails to satisfy the law of your jurisdiction, we should like to hear from you.

However, ultimately it is your choice as to whether you wish to use our website.

25. Review of this privacy policy

We may update this privacy notice from time to time as necessary. The terms that apply to you are those posted here on our website on the day you use our website. We advise you to print a copy for your records.

If you have any question regarding our privacy policy, please contact us.

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