

GDPR Changes for Find Me a Mortgage & Best Buy Tables

General Data Protection Regulation (GDPR), which replaces the current Data Protection Act 1998, comes into force on 25th May 2018. Any organisation who collects and stores client data will need to adhere to the new guidelines, with substantial fines applied for those companies who do not have the correct processes and procedures in place.

In light of the requirements of this regulation, some enhancements have been made to the consent statements and lead storage.

Best Buy Tables Client Consent

When the Enquire button, shown below, is selected from the Best Buy tables, it will open up an enquiry form as shown in the second screen.

Best Buys 3.0.10

All Mortgages
Fixed Rate Mortgages
Tracker Rate Mortgages

Enquire
Compare Selected
Additional Details
Do I Qualify?

Mortgage Purpose: Remortgage

| Lender | Initial Rate | Initial Payment | Reverting Rate | Reverting Payment | Total Fees | Type | Overall Cost for Comparison | Initial Period (months) | Early Repayment Charge | 2 Year Total Cost | Total Amount Payable Over Term |
|------------------------------|--------------|-----------------|----------------|-------------------|------------|----------|-----------------------------|-------------------------|------------------------|-------------------|--------------------------------|
| Leeds Building Society | 0.00% | £293.37 | 5.69% | £520.51 | £35 | Fixed | 4.5% APRC | 62m | 62m | £12,632 | £148,987 |
| RECORD MORTGAGES | 0.97% | £330.34 | 4.99% | £495.87 | £1,700 | Variable | 4.4% APRC | 27m | 27m | £10,535 | £146,082 |
| PROGRESSIVE BUILDING SOCIETY | 0.99% | £331.13 | 4.75% | £486.80 | £0 | Variable | 4.2% APRC | 24m | 24m | £7,617 | £141,974 |
| Chrysalis | 0.99% | £331.25 | 4.95% | £495.30 | £1,489 | Variable | 4.4% APRC | 26m | 26m | £11,269 | £146,009 |
| Nationwide Building Society | 1.19% | £339.27 | 3.99% | £453.80 | £1,019 | Tracker | 3.7% APRC | 24m | 0m | £8,726 | £133,975 |

This table is based on a residential property value of £150,000 and a mortgage secured against that property of £88,000 (assuming no fees added), calculated on a capital & repayment basis (repayment mortgage) over a term of 25 years (300 monthly payments).
 Source: Mortgage Brain. This information was last revised on 16 Apr 2018 at 06:34 hours
 Disclaimer: This information does not contain all of the details you need to choose a mortgage. Make sure that you read the separate key facts illustration before you make a decision. For more details click here

The Enquiry Form now includes a new mandatory consent question as well as additional marketing consent options as shown below.

The consent radio button is mandatory. The customer must say Yes to submit the enquiry. The text is configurable, when setting up your form, and can include hyperlinks.

The four consent check boxes are all optional and the text is configurable and can include hyperlinks. You can choose whether to include these or not in your enquiry form.

There is a declaration to assist the consumer in understanding how their details will be used. This is hidden by default. However, during the setup of the enquiry form you can decide if you wish to include it and customise it to your own requirements if required.

Customer Enquiry Form Test

Personal Contact Details **Additional Information**

Title

First name

Surname

Telephone

Email

Best time to contact Morning Afternoon Evening

Best method of contact Telephone Email

Additional comments

Yes No

I/We consent to contact via email for other communications in relation to my/our mortgage and/or insurance arrangements.

I/We consent to contact via telephone for other communications in relation to my/our mortgage and/or insurance arrangements.

I/We consent to contact via letter for other communications in relation to my/our mortgage and/or insurance arrangements.

I/We consent to contact via text for other communications in relation to my/our mortgage and/or insurance arrangements

[Back](#) [Submit](#)

By clicking on Submit, I/we expressly consent to be contacted without prior notice or arrangement by using the contact details I/we have provided on the form and further consent that such contact may be in relation to (a) my/our mortgage arrangements and/or (b) other products and services.

Find Me a Mortgage Client Consent

Within the Find Me a Mortgage section as the customer progresses through the screens to the results, the Enquiry button has been amended in line with the Best Buys enquiry form to include a new mandatory consent statement, new marketing consent check boxes and a disclaimer. All of these can be customised if required as per the instructions in the Best Buy enquiry section.

Find me a mortgage

Mortgage Details

Mortgage purpose Remortgage Moving House First Time Buyer

Type of property House Flat

Property value

Loan amount

Mortgage term Years

Mortgage repayment type Capital Repayment Interest Only

Is the property Buy to Let? Yes No

[Next](#)

Find me a mortgage

First Applicant

Is this a joint application? Yes No

Age

Employment status

Annual income

Do you have any adverse credit? Yes No

[Back](#) [Best Buys](#) [All Mortgages](#)

Find me a mortgage

Enquire
Compare Selected
Additional Details

All Mortgages
Fixed Rate Mortgages
Tracker Rate Mortgages
Change View All 2 Year Mortgages

| Lender | Initial Payment | Initial Rate | Reverting Payment | Reverting Rate | Total Fees | Type | Overall Cost for Comparison | Initial Period (months) | Early Repayment Charge | Total Cost |
|------------------------------|-----------------|--------------|-------------------|----------------|------------|----------|-----------------------------|-------------------------|------------------------|------------|
| Leeds Building Society | £400.05 | 0.00% | £709.79 | 5.69% | £35 | Fixed | 4.5% APRC | 62m | 62m | £17,141 |
| Leeds Building Society | £400.05 | 0.00% | £721.87 | 5.69% | £35 | Fixed | 4.9% APRC | 62m | 62m | £18,346 |
| ACCORD MORTGAGES | £450.46 | 0.97% | £676.19 | 4.99% | £1,855 | Variable | 4.4% APRC | 27m | 27m | £13,870 |
| Clydesdale Bank | £451.70 | 0.99% | £675.41 | 4.95% | £1,939 | Variable | 4.4% APRC | 26m | 26m | £15,204 |
| monmouthshire | £451.55 | 0.99% | £678.96 | 4.99% | £2,558 | Variable | 4.6% APRC | 24m | 24m | £13,520 |
| PROGRESSIVE BUILDING SOCIETY | £451.55 | 0.99% | £663.82 | 4.75% | £0 | Variable | 4.1% APRC | 24m | 24m | £11,007 |
| ACCORD MORTGAGES | £462.45 | 1.19% | £677.72 | 4.99% | £525 | Variable | 4.3% APRC | 27m | 27m | £12,830 |
| Nationwide Building Society | £462.64 | 1.19% | £618.82 | 3.99% | £1,019 | Tracker | 3.6% APRC | 24m | 0m | £12,187 |
| Leeds Building Society | £462.45 | 1.19% | £716.47 | 5.69% | £1,034 | Tracker | 4.8% APRC | 26m | 26m | £14,342 |

Customer Enquiry Form Test

Personal Contact Details
Additional Information

Title
 First name
 Surname
 Telephone
 Email
 Best time to contact Morning Afternoon Evening
 Best method of contact Telephone Email
 Additional comments

I/We consent to the use of my/our personal data for the purposes of mortgage and/or insurance advice, application and management Yes No

I/We consent to contact via email for other communications in relation to my/our mortgage and/or insurance arrangements.
 I/We consent to contact via telephone for other communications in relation to my/our mortgage and/or insurance arrangements.
 I/We consent to contact via letter for other communications in relation to my/our mortgage and/or insurance arrangements.
 I/We consent to contact via text for other communications in relation to my/our mortgage and/or insurance arrangements

Back
Submit

By clicking on Submit, I/we expressly consent to be contacted without prior notice or arrangement by using the contact details I/we have provided on the form and further consent that such contact may be in relation to (a) my/our mortgage arrangements and/or (b) other products and services.

As well as the Enquire button shown on the previous screens, there is also an enquiry button on the additional details and compare pages.

The Enquire button can be completely hidden if desired, although this will not allow the consumer to submit any enquiry from this section of the website. There is also an option for the enquire button to open a broker's own enquiry form. If you wish to display a bespoke enquiry form, then it is also your responsibility to ensure you include the relevant GDPR questions.

Secure Leads

If a consumer has submitted a lead to you, through your website, you can access it through your lead database. Firstly, log in with the details provided to you:

Log In

User Name: *

Password:

Remember me next time.

Under the new GDPR rules, it is your responsibility to ensure that you have reason to keep the client information and if you do not, then it should be deleted.

Within the lead generation database, there is now the option to delete individual leads or delete leads within a specific data range.

The button to **delete individual leads** is highlighted in the screen below. Simply check the box adjacent to the client you wish to delete and then press the Delete Selected Enquiries button. Please note that this is a permanent delete and therefore the client cannot be reinstated once deleted.

New Enquiry Leads

Static Tables
Web Log
Delete Enquiry Leads
Change Password
Logout

| New | Pending | Completed | Archived | Select | Date | First Name | Surname | Email | Telephone | Purpose | Property Found | Details |
|--------------------------|---------|-----------|----------|--------------------------|-------------|------------|---------|---------------------------|----------------|------------------|-------------------------------------|-------------------------|
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 06-Jun-2016 | test | new | richard.taylor@mbml.co.uk | 012112121212 | Home Move | <input checked="" type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 16-Jun-2016 | 2 | 3 | DFGHDFGH | 0121123455 | Home Move | <input checked="" type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 02-Aug-2016 | andy | fraser | free@bad.co | 01 | Home Move | <input checked="" type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 28-Jun-2013 | Test | Test | test@test.com | 0870 8880 0200 | Home Move | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 08-Aug-2013 | 2 | 3 | me@email.com | 0121 123456 | Home Move | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 19-Aug-2013 | hayley | gateson | hcg@mbml.co.uk | 07777711 | First Time Buyer | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 23-May-2016 | Faizaan | F | | 0000101001 | First Time Buyer | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 23-May-2016 | Faizaan | N | | 3333 | First Time Buyer | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 25-May-2016 | Faizaan | Nawaz | | 0000101001 | First Time Buyer | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | | | | <input type="checkbox"/> | 25-May-2016 | Richard | Taylor | test@email.com | 01521555111 | Home Move | <input type="checkbox"/> | Details |

Select All
Deselect All

Page 1 of 11

Set Status to Pending
Set Status to Completed
Set Status to Archived
Delete Selected Enquiries

Export to PDF
Export to RTF
Export to CSV
Export to XML

Leads can also be **deleted within a certain timescale** by using the button at the top of the screen Delete Enquiry Leads.

New Enquiry Leads

Static Tables Web Log Delete Enquiry Leads Change Password Logout

New Pending Completed Archived

| Select | Date | First Name | Surname | Email | Telephone | Purpose | Property Found | |
|--------------------------|-------------|------------|---------|--------------------------|----------------|------------------|-------------------------------------|-------------------------|
| <input type="checkbox"/> | 06-Jun-2016 | test | new | richard.taylor@mbl.co.uk | 012112121212 | Home Move | <input checked="" type="checkbox"/> | Details |
| <input type="checkbox"/> | 16-Jun-2016 | 2 | 3 | DFGHDFGH | 0121123455 | Home Move | <input checked="" type="checkbox"/> | Details |
| <input type="checkbox"/> | 02-Aug-2016 | andy | fraser | free@bad.co | 01 | Home Move | <input checked="" type="checkbox"/> | Details |
| <input type="checkbox"/> | 28-Jun-2013 | Test | Test | test@test.com | 0870 8880 0200 | Home Move | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | 08-Aug-2013 | 2 | 3 | me@email.com | 0121 123456 | Home Move | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | 19-Aug-2013 | hayley | gateson | hcg@mbl.co.uk | 07777711 | First Time Buyer | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | 03-Dec-2015 | | | | | First Time Buyer | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | 23-May-2016 | Faizaan | F | | 0000101001 | First Time Buyer | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | 23-May-2016 | Faizaan | N | | 3333 | First Time Buyer | <input type="checkbox"/> | Details |
| <input type="checkbox"/> | 25-May-2016 | Faizaan | Nawaz | | 0000101001 | First Time Buyer | <input type="checkbox"/> | Details |

Page 1 of 11

Select All Deselect All

Set Status to Pending Set Status to Completed Set Status to Archived Delete Selected Enquiries

Export to PDF Export to RTF Export to CSV Export to XML

Use the calendar function to select the start and end dates for deleting leads. Please note that leads deleted are permanent and cannot be reinstated.

Delete Enquiry Leads

Static Best Buy Tables Web Log Enquiry Leads Change Password Logout

Delete all leads from to Delete

Number of leads deleted