

## MortgageBrain B2C Website Order Form

Originators identification number

7	2	4	9	2	3
---	---	---	---	---	---

Please complete this form in CAPITALS and sales@mortgage-brain.co.uk and post to Mortgage Brain Ltd, FREEPOST CN1737, Croydon, CR9 2WZ

Name			
Company			
Address			
Phone			
Email			
FCA number		Network/Club	

Mortgage Broker Website

IFA Website

I accept the Terms & Conditions of the MortgageBrain B2C Website agreement: Details below

**Name(s) of account holder(s)**


**Name and full address of bank/building society**


**Bank/Building Society account number**

--	--	--	--	--	--	--	--	--	--

**Reference number (Mortgage Brain use only)**

--

**Branch sort code**

--	--	--	--	--	--

**Signature(s)** \_\_\_\_\_

\_\_\_\_\_ **Date** \_\_\_\_\_

I understand that our subscription will be paid by Direct Debit on or around the 15<sup>th</sup> of each month.

This guarantee should be detached and retained by the payer.

### The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Mortgage Brain Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Mortgage Brain Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Mortgage Brain Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society - If you receive a refund you are not entitled to, you must pay it back when Mortgage Brain Ltd asks you to.
- You can cancel a Direct Debit at any time by contacting your bank or building society. Written confirmation may be required. Please also notify Mortgage Brain Ltd.

**In order for the MortgageBrain B2C team to start working on the site, we require the following initial configurations. \*Please confirm\***

Step 1

Please tick or circle your chosen template.

Template 1 - <a href="http://summer.my-insight.co.uk/">http://summer.my-insight.co.uk/</a>	Template 2 - <a href="http://summerifa.my-insight.co.uk/">http://summerifa.my-insight.co.uk/</a>
Template 3 - <a href="http://winter.my-insight.co.uk/">http://winter.my-insight.co.uk/</a>	Template 4 - <a href="http://winterifa.my-insight.co.uk/">http://winterifa.my-insight.co.uk/</a>
Template 5 - <a href="http://indigo.deluxemortgages.co.uk">http://indigo.deluxemortgages.co.uk</a>	Template 6 - <a href="http://indigo.deluxemortgages.co.uk">http://indigo.deluxemortgages.co.uk</a>
Template 7 - <a href="http://juliet.deluxemortgages.co.uk">http://juliet.deluxemortgages.co.uk</a>	Template 8 - <a href="http://julietifa.deluxemortgages.co.uk">http://julietifa.deluxemortgages.co.uk</a>

\*We require your company logo and colours (if different to your logo). Max size 295(w) x 155(h)

\*Registered company address, if different to above:

\*Email address for Lead notifications:

\*Best Buy Table and sourcing tools will be added as part of the setup, depending on your service. These also have configurations; please confirm;

- Lender Logo's – On/Off
- Direct Products – On/Off
- Adverse Products – On/Off
- Enquiry Question – You can add your own unique questions, these can be mandatory or radio buttons.
- Following the consumer submitting an enquiry they receive a message reply. This is free text and can be configurable. Please provide message i.e. Thank you for your enquiry a broker will be in contact with you etc
- Compare Tab – can be switched off if you do wish your consumer to compare products
- As the leads are held within a secure website we need to set up a login and password for you to access them. We are asking for security questions, just in case you forget or lose them. Could you please provide us with your mother's maiden name
- For GDPR regulations there is a consent radio button within the enquiry form that by default is mandatory. However, if you wish this to be an optional question for your clients, the default setting can be changed. The text is as follows 'I/We consent to the use of my/our personal data for the purposes of mortgage and/or insurance advice, application and management'. The text is configurable, when setting up your form, and can include hyperlinks.
- There are also four consent check boxes that are all optional, the text is configurable and can include hyperlinks. You can choose whether to include these or not in your enquiry form.
  - I/We consent to contact via email for other communications in relation to my/our mortgage and/or insurance arrangements: Yes or No
  - I/We consent to contact via telephone for other communications in relation to my/our mortgage and/or insurance arrangements: Yes or No
  - I/We consent to contact via letter for other communications in relation to my/our mortgage and/or insurance arrangements: Yes or No
  - I/We consent to contact via text for other communications in relation to my/our mortgage and/or insurance arrangements: Yes or No

Based on the basic above configurations, we can piece together the layout of your branded website. We can then send you the test domain to view the site, and on request make changes. Please ensure you send us all your

options, please see examples below. It is your responsibility to confirm changes and additional configurations, following the test domain being issued.

---

## Step 2

We **will** require your Home page and About Us content. Remember to consider the text you use, you want to state products, areas and regional area's that you cover. Bullet points look good and structure the site very nicely. Take a look what other sites to see to gain a better idea and understanding of how to present your business online.

There are several additional options you have, please see ideas below;

- Additional Pages, for example Testimonials.
- Add images on the About Us page.
- Adding documents
- Adding 3<sup>rd</sup> party plugin's. For example ConveyancingBrain has a tool that can be added to the site.

*Following the receipt of your signed order, we will contact you to collect the set-up fee by either debit or credit card.*

*Your monthly licence fee will be invoiced from the 1st of the month following the initial set up of your website for collection on or around the 15th.*

# MortgageBrain B2C Website Terms and Conditions

## 1. TERM

- 1.1 This Agreement between Mortgage Brain Limited and You shall commence on the Start Date and shall be for an initial term of 3 months and shall continue in force thereafter unless and until this Agreement is terminated in accordance with clause 10.

## 2. MORTGAGE BRAIN'S RIGHTS AND OBLIGATIONS

- 2.1 Mortgage Brain Limited will provide the Services with reasonable skill and care; and supply you with access to the Software as a service as set out in the Order Form.
- 2.2 Mortgage Brain Limited may update (i) the Form(s); (ii) the Software; and/or (iii) the Services, in each case as Mortgage Brain Limited considers necessary from time to time.

## 3. SOFTWARE AND SOFTWARE LICENCE

- 3.1 Mortgage Brain Limited grants to you, subject to the terms and conditions in this Agreement, a non-exclusive, non-transferable, revocable licence to use the Services for the term of this Agreement and only in the manner set out in this Agreement and in writing in the Order Form.
- 3.2 Mortgage Brain Limited will provide access to You to manage certain aspects of the Website Content

## 4. DOMAINS

- 4.1 Orders for licensed template sites include free of charge the following domain registration: New .CO.UK domain registration
- 4.2 We register domains in your own name and you will be the legal owner of the chosen domain. Your domain must be renewed at the end of its registration period. We will do this automatically for you.
- 4.3 If you already have a domain name you wish to use, we will assist in its transfer to our server as necessary.

## 5. DATA PROTECTION

- 5.1 You authorise Mortgage Brain, on your behalf and on behalf of the other members of your Group, to Process the Agreement Personal Data during the term of this Agreement as a Data Processor/Processor for the purpose set out in **Schedule 1**.
- 5.2 You warrant to Mortgage Brain, on your own behalf and on behalf of the other members of your Group, that:
- 5.2.1 You have all necessary rights to authorise Mortgage Brain to Process Agreement Personal Data in accordance with this Agreement and the Data Protection Laws; and
- 5.2.2 your instructions to Mortgage Brain relating to Processing of Agreement Personal Data will not put Mortgage Brain in breach of Data Protection Laws, including with regard to International Transfers.
- 5.3 If Mortgage Brain reasonably considers that any instructions from you or a member of your Group relating to Processing of Agreement Personal Data may put Mortgage Brain in breach of Data Protection Laws, Mortgage Brain will be entitled not to carry out that Processing and will not be in breach of this Agreement or otherwise liable to you or any member of your Group as a result of its failure to carry out that Processing.

### APPOINTMENT OF SUB-PROCESSORS

- 5.4 You authorise Mortgage Brain, on your own behalf and on behalf of the other members of your Group, to engage any person/Group Company of Mortgage Brain as a sub-processor for the Processing of Agreement Personal Data. Mortgage Brain will remain liable to you for performance of the Sub-Processor's obligations.
- 5.5 Mortgage Brain will:
- 5.5.1 Process the Agreement Personal Data only on documented instructions from you or the relevant member of your Group (unless Mortgage Brain or the relevant Sub-Processor is required to Process Agreement Personal Data to comply with applicable laws, in which case Mortgage Brain will notify you of such legal requirement prior to such Processing unless such applicable laws prohibit notice to you on public interest grounds). For the purpose of this **clause** Error! Reference source not found., **the** obligations on Mortgage Brain to perform the Services are documented instructions. Nothing in this **clause** Error! Reference source not found. **will permit you to vary Mortgage Brain's obligations under this Agreement;**
- 5.5.2 ensure that any individual authorised to Process Agreement Personal Data:
- 5.5.2.1 is subject to confidentiality obligations or is under an appropriate statutory obligation of confidentiality; and
- 5.5.2.2 complies with **clause** Error! Reference source not found.;
- 5.6 Mortgage Brain will only make an International Transfer if:

- 5.6.1 the government of the United Kingdom or the European Commission makes a binding decision that the country or territory to which the International Transfer is to be made ensures an adequate level of protection for Processing of Personal Data;
  - 5.6.2 Mortgage Brain or the relevant Sub-Processor provides adequate safeguards for that International Transfer in accordance with Data Protection Laws, in which case you will execute any documents (including data transfer agreements) relating to that International Transfer which Mortgage Brain or the relevant Sub-Processor requires it to execute from time to time; or
  - 5.6.3 Mortgage Brain or the relevant Sub-Processor is required to make the International Transfer to comply with applicable laws, in which case Mortgage Brain will notify you of such legal requirement prior to such International Transfer unless such applicable laws prohibit notice to you on public interest grounds.
- 5.7 Mortgage Brain will:
- 5.7.1 notify you without undue delay after becoming aware of a Data Security Incident;
  - 5.7.2 provide reasonable assistance to you (at your cost) in:
    - 5.7.2.1 complying with its obligations under the Data Protection Laws relating to the security of Processing Agreement Personal Data;
    - 5.7.2.2 documenting any Data Security Incidents and reporting any Data Security Incidents to any Supervisory Authority and/or Data Subjects; and
    - 5.7.2.3 conducting privacy impact assessments of any Processing operations and consulting with Supervisory Authorities, Data Subjects and their representatives accordingly.
- 5.8 allow for and contribute to audits, including inspections, that directly relate to the Services provided under this Agreement by Mortgage Brain, conducted by you or another auditor mandated by you, provided that you gives Mortgage Brain at least 21 days' prior written notice of each such audit and that each audit is carried out at the your cost, during business hours, so as to cause the minimum disruption to Mortgage Brain's business and without you or your auditor having any access to any data belonging to a person other than you. You will not exercise its audit rights more than once in any twelve (12) calendar month period, except (i) if and when required by instruction of a competent data protection authority; (ii) where you reasonably believe a further audit is necessary due to a Security Incident suffered by Mortgage Brain; or (iii) where you have a reasonable belief that Mortgage Brain has breached, or is in breach, of this Amendment Agreement. Mortgage Brain will provide up to a maximum of one (1) days effort towards any audit or inspection in any twelve (12) calendar month period. For the purposes of this clause 5, the terms "Data Controller", "Data Processor", "Data Subject", "Personal Data", "Processing" (and "Process" and "Processed" shall be construed accordingly") and "Sensitive Personal Data" shall have the meaning assigned to them in the Act.
- 5.9 Within the period of 3 months after termination or expiry of this Agreement, you can request from Mortgage Brain the return to you of any Agreement Personal Data held by Mortgage Brain under this Agreement either:
- 5.9.1 as a .csv export (at no cost); or
  - 5.9.2 as a zip file of .pdf documents and a .xml file containing the customer record (for which a nominal fee may be charged); or
  - 5.9.3 in such other format as may be requested by you, subject to our prior agreement and receipt from you of an additional fee for this service based on Mortgage Brain's then standard hourly rates for this service, which are available upon request.
- 5.10 Mortgage Brain shall be entitled to: securely delete and destroy all Agreement Personal Data from the date following one month from the termination or expiry of this Agreement; notwithstanding which it may retain Agreement Personal Data thereafter to the extent and for so long as reasonably required by law to do so, (which need shall be notified to you in advance, where lawful to do so) and thereafter shall securely destroy such Agreement Personal Data within a reasonable period.

## **6. YOUR OBLIGATIONS**

- 6.1 You shall use the Software and/or Services for your own internal business purposes and for the purpose(s) set out in writing in the Order Form.
- 6.2 Comply with all applicable statutes, regulations, orders, rules, guidelines and guidance notes relating to the service(s) including the Financial Services and Markets Act 2000 or other Financial Services Authority related regulations insofar as they are applicable;

## **7. INTELLECTUAL PROPERTY RIGHTS**

- 7.1 All IPR in the logos and trademarks of Mortgage Brain Limited (whether registered or unregistered), Software, the Form(s) produced by Mortgage Brain Limited and any other products or services provided by or on behalf of Mortgage Brain Limited shall be the property of Mortgage Brain Limited

## 8. FEES AND PAYMENT

- 8.1 All Fees in this Agreement are exclusive of VAT. VAT will be payable in addition to the Fees at the rates for the time being prescribed by law. An initial set up fee £150 will be charged at outset in addition to a monthly licence fee of £50.
- 8.2 Ongoing Fees/Licence Fees shall commence on the 1st of the month following order confirmation
- 8.3 Additional charges may apply for editing the Website Content and transfer of domain names
- 8.4 If any sum payable under this Agreement is not paid without prejudice to Mortgage Brain Limited's other rights and remedies, such sum will accrue interest from the due date until payment has been made in full at the rate of 4% per annum over Bank of Scotland base rate from time to time both before and after judgment.

## 9. LIMITATION OF LIABILITY

- 9.1 MortgageBrain B2C Website, Plug-In and Static Best Buy Tables are based on defined Mortgage Brain Limited procedures and no warranty is given regarding the accuracy of information contained therein or that the software is error free. Mortgage Brain Limited accepts no liability for any incorrect or inappropriate advice given by you, or for any other inappropriate sales made by you following the receipt of a Lead Form. Mortgage Brain Limited's total Liability in respect of any other loss or damage arising in any Year shall not in any circumstances exceed 100% of the Fees due and payable or paid by You under this Agreement in the relevant Year

## 10. TERMINATION

- 10.1 Either party may terminate this Agreement for convenience upon giving thirty days' notice in writing to the other provided that such notice shall expire no earlier than the end of the initial term as set out in clause 1.

## 11. CONSEQUENCES OF TERMINATION

- 11.1 Notwithstanding the termination of this Agreement, You shall immediately pay any and all accrued but unpaid Fees due prior to or upon termination.
- 11.2 Upon termination of this Agreement the licence set out in clause 3 shall automatically cease and You shall immediately cease using/accessing the Software and the Services;
- 11.3 When this Agreement terminates it is your responsibility to cancel your direct debit with your bank if applicable.

## 12. ACCEPTANCE

- 12.1 You will be deemed to have accepted the terms of this Agreement by returning the Order Form and Direct Debit Mandate

## 13. DEFINITIONS AND INTERPRETATION

**"Act"** means the Data Protection Act 2018 (incorporating GDPR) and any future legislation enacted in replacement or amendment of the Act.

**"Agreement Personal Data"** means Personal Data which is to be Processed under this Agreement, as more particularly described in Schedule 1

**"Content"** means the data and information the End User inputs or is otherwise included on the Form(s), including personal data of End Users.

**"Data Protection Laws"** means any applicable laws in force in the United Kingdom from time to time that relates to data protection, the processing of personal data and privacy, including the Data Protection Act 2018 including the General Data Protection Regulation (EU) 2016/679 ("Act) and the Privacy and Electronic Communications (EC Directive) Regulations 2003 and references to "Data Processor", "Data Subjects", "Personal Data", "Process", "Processed", "Processing", "Processor" and "Supervisory Authority" have the meanings set out in, and will be interpreted in accordance with, such laws

**"Data Security Incident"** means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, Agreement Personal Data transmitted, stored or otherwise Processed

**"End User"** means a customer, who accesses the Website

**“Form(s)”** means the Mortgage Search Enquiry Form and the Lead Enquiry Form,

**“Lead Enquiry Form”** means the enquiry form from which leads from End Users to mortgage brokers are generated

**“Lead Generation Software”** means software which works with the Lead Enquiry Form to generate a lead which is then notified to the nominated mortgage

**“Order Form”** means the document You sign confirming your order and agreement with these terms and conditions

**“Plug-In”** means that part of the Software which forms part of the Plug-In and Static Best Buy Table Service package and as further detailed in writing in the Order Form.

**“Service” or “Services”** means the Mortgage Brain Limited hosted Website, Plug-In Service as a service as well as provision of certain accompanying services if applicable and to the extent set out in writing in the Order Form

**“Software”** means the Website, Content Management System, MortgageBrain B2C Sourcing Software, the Source Database, the Plug-In, the Lead Generation Software as set out in writing in the Order Form, as such Software may be amended from time to time in accordance with this Agreement.

**“Source Database”** means the master database owned, hosted, managed and run by or on behalf of Mortgage Brain Limited which has information on available mortgage products.

**“Sub-Processor”** means any third party appointed by Mortgage Brain to Process Agreement Personal Data

**“Website Content”** means all text and graphics that make up the website

## SCHEDULE 1

### Agreement Personal Data

<b>Subject matter of Processing</b>	Mortgage Brain provides Website Templates as specified in the Agreement, including the lead/enquiry form.
<b>Duration of Processing</b>	The Term of the Agreement plus 1 month.
<b>Nature of Processing</b>	Storage, back-up and recovery only. Supplier has access to Personal Data only for the provision of support and maintenance.
<b>Purpose of Processing</b>	The Agreement Personal Data is processed to send marketing material to End Users, to provide support services to you and its End Users and enable you to use the mortgage sourcing software and Key point of sale software as specified in the Agreement.
<b>Type of Personal Data</b>	All Personal Data stored by you for its business purposes, including names, contact details, date of birth, employment history, salary and financial information.
<b>Categories of Data Subject</b>	Your employees, customers and End Users.

I HEREBY CONFIRM THAT I HAVE READ AND ACCEPT THE ABOVE TERMS AND CONDITIONS.