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The guidance and/or advice contained in this website is subject to UK regulatory regime and is therefore restricted to consumers based in the UK. Accordingly this site is intended for use by those who can access it from within the UK. By using this site you agree to be legally bound by these terms, which shall take effect immediately on your first use of this site.

Governing Law

This site is governed by the laws of the country of the UK within which you reside and any dispute or action arising out of this site shall be determined in accordance with such laws.

Changes

Durham Mortgage Solutions may change these terms at any time by posting changes online. If you do not agree to be legally bound by all the following terms please do not access or use this website.

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This site's content, including the information, names, images, pictures, logos and icons regarding or relating to Durham Mortgage Solutions and its products and services, is provided "AS IS" and on an "IS AVAILABLE" basis without any representations or any kind of warranty made (whether express or implied by law) to the extent permitted by law, including the implied warranties of satisfactory quality, fitness for a particular purpose, non-infringement, compatibility, security and accuracy.

Accuracy and Validity

Whilst we take all reasonable steps to ensure that the information contained within these pages is accurate and up-to-date, Durham Mortgage Solutions does not warrant that the functions and information content contained in this site will be uninterrupted or error free, that defects will be corrected, or that this site or the server that makes it available are free of viruses or bugs. It is your responsibility to ensure that your computer is virus protected.

Liability

Under no circumstances will Durham Mortgage Solutions be liable for any of the following losses or damage (whether such losses were foreseen, foreseeable, known or otherwise): (a) loss of data; (b) loss of revenue or anticipated profits; (c) loss of business; (d) loss of opportunity; (e) loss of goodwill or injury to reputation; (f) losses suffered by third parties; or (g) any indirect, consequential, special or exemplary damages arising from the use of this site regardless of the form of action.

Third Party Websites

This website may also contain hypertext links to websites operated by third parties. The responsibility for the operation and content of those websites shall rest solely with the organisation identified as controlling the third party website and will be governed by separate terms and conditions. Durham Mortgage Solutions provide links for convenience but the inclusion of any link does not imply endorsement in any way of the site to which it links. Durham Mortgage Solutions is not responsible for the accuracy of the information contained within the sites

Online Privacy Policy

Durham Mortgage Solutions has established this Online Privacy Policy so that you can understand the care with which we intend to treat your personal information.

Personal information means any information that may be used to identify an individual, including, but not limited to, a first and last name, a home or other physical address, an e-mail address or other contact information, whether at work or at home. In general, you can use the Durham Mortgage Solutions web site without telling us who you are or revealing any personal information about yourself.

If you choose to provide us with your personal information on the web, we may transfer that information, within Durham Mortgage Solutions, but the information will be held within the UK, in accordance with the Data Protection Act 1998. In no case is data shared or sold to, any third party.

Google Analytics

This website uses Google Analytics to help analyse how users use the site. The tool uses "cookies," which are text files placed on your computer, to collect standard Internet log information and visitor 2 behaviour information in an anonymous form. The information generated by the cookie about your use of the website (including IP address) is transmitted to Google.

We will never (and will not allow any third party to) use the statistical analytics tool to track or to collect any Personally Identifiable Information (PII) of visitors to our site. Google will not associate your IP address with any other data held by Google. Neither we nor Google will link, or seek to link, an IP address with the identity of a computer user. We will not associate any data gathered from this site with any Personally Identifiable Information from any source, unless you explicitly submit that information via a fill-in form on our website.

You may choose to accept or decline cookies. Most Web browsers automatically default to accept them, but you can usually modify your browser setting to decline cookies. If you reject cookies by changing your browser settings then be aware that this may disable some of the functionality on our website.

Cookies and Other Tracking Technologies

Some of our web pages utilise "cookies" and other tracking technologies. A "cookie" is a small text file that may be used, for example, to collect information about web site activity. Some cookies and other technologies may serve to recall personal information previously indicated by a web user. Most browsers allow you to control cookies, including whether or not to accept them and how to remove them.

You may set most browsers to notify you if you receive a cookie or you may choose to block cookies with your browser, but please note that if you choose to erase or block your cookies, you will need to re-enter your original user ID and password to gain access to certain parts of the web site. Tracking technologies may record information such as Internet domain and host names; Internet protocol (IP) addresses; browser software and operating system types; clickstream patterns; and dates and times that our site is accessed. Our use of cookies and other tracking technologies allows us to improve our web site and your web experience. We may also analyse information that does not contain personal information for trends and statistics.

To protect your privacy, we have adopted the following principles:

Notice

Where Durham Mortgage Solutions collects personal information on the web, we intend to post a purpose statement that explains why personal information will be collected.

Choice

You may choose whether or not to provide personal information to Durham Mortgage Solutions. The notice we intend to provide where Durham Mortgage Solutions collects personal information on the web should help you to make this choice.

If you choose not to provide the personal information we request you may be unable to fully utilise the services provided by Durham Mortgage Solutions. If you choose to have a relationship with Durham Mortgage Solutions, such as a contractual or other business relationship or partnership, we will naturally continue to contact you in connection with that business relationship.

Security

Wherever your personal information may be held within Durham Mortgage Solutions, we intend to take reasonable and appropriate steps to protect the personal information that you share with us from unauthorised access or disclosure.

Access / Accuracy

To the extent that you do provide us with personal information, Durham Mortgage Solutions wishes to maintain accurate personal information. Where we collect personal information from you on the web, our goal is to provide a means of contacting Durham Mortgage Solutions should you need to update or correct that information. If for any reason those means are unavailable or inaccessible, you may send updates and corrections about your personal information to advice@durhammortgages.co.uk and we will make reasonable efforts to incorporate the changes in your personal information that we hold as soon as practicable.

Children's Privacy

Durham Mortgage Solutions website is not structured to attract children. Accordingly, we do not intend to collect personal information from anyone we know to be under 16 years of age.

Commitment

We are committed to privacy and support current industry initiatives to preserve individual privacy rights on the Internet. Protecting your privacy on-line is an evolving area and this website will constantly evolve to meet these demands.

If you have any comments or questions regarding our Online Privacy Policy, please contact us at advice@durhammortgages.co.uk. We will address any issue to the best of our abilities as soon as possible.

Your Consent

By using this web site, you consent to the terms of our Online Privacy Policy and to our processing of personal information for the purposes given above as well as those explained where we request personal information on the web.