

Cookie Policy

1 Introduction

Our website uses cookies and similar technologies in order to distinguish users from one another. This help us understand how our site is used, improve the user experience and measure how our advertising campaigns are received.

For example, we use Google Analytics where we receive your consent to monitor the number of users to the different parts of our website, to help us ensure that relevant information is easy to find. This information does not identify individuals.

2 Definitions and Interpretations

‘Cookie’ - a small file placed on your computer or device by our site when you visit certain parts of our site and when you use certain features of our site.

‘Cookie Law’ – means the relevant parts of the Privacy and Electronic Communications (EC Directive) Regulations 2003 (PECR) and where applicable, the UK GDPR.

‘personal data’ - any information that relates to an identified, or identifiable, living individual. Different pieces of information, which collected together can lead to the identification of a particular person, also constitute personal data.

‘We/us/our’ – means Keystone Property Finance Limited.

3 Information about us

3.1 Our website is owned and operated by Keystone Property Finance Limited, a limited company registered in England and Wales under company number 06262873, whose registered address is 42 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AJ.

3.2 Our Data Protection Officer (DPO) can be contacted by email at simonw@mortgagesforbusiness.co.uk, by telephone on 0345 148 9086, or by post to Keystone Property Finance Limited, 42 Kings Hill Avenue, Kings Hill, West Malling, ME19 4AJ.

3.3 We are a Patron Member of the National Association of Commercial Finance Brokers (NACFB).

4 How does our site use cookies?

4.1 We use Cookies to facilitate and improve your experience of our website and to provide and improve the products and services available. We have carefully considered which types of Cookie we use and taken steps to ensure your personal data is protected and your privacy respected at all times.

4.2 Our website may place and access certain 'first party' Cookies on your computer or device. 'First party' Cookies means those placed directly by us and are used only by us.

4.3 When you use our website in the future you may also receive 'third party' Cookies. 'Third party' Cookies means those placed by websites, services or parties other than Keystone Property Finance Limited. However, we do not currently facilitate or allow 'third party' cookies on our website.

4.4 All the cookies used on our website function in accordance with current 'Cookie Law' (see section 2 Definitions and Interpretations).

5 Types of Cookies and the ones we use

5.1 We list the main types of Cookies below, annotating the ones we currently use by marking (Active) against them. Please see Section 6 Control and Consent for more details about how you can manage them the active ones>

Essential Cookies (Active)

These are essential to the operation of our website, enabling you to navigate and access information from the various pages. We don't need your consent for these, but we want to tell you about them.

Analytics Cookies (Active)

These enable us to analyse how users navigate around our website, helping us among other things to improve the layout, assess the visibility of key areas and measure the interest that changes, and new information generate.

Functionality Cookies (Active)

Functionality Cookies enable us to provide additional functions such as personalisation and remembering your saved preferences.

Targeting Cookies (Not Active)

These tell us when and how often you visit our website, and which parts of it you use. As with Analytics Cookies, this information helps us to better understand you and, in turn, to make Our Site and advertising more relevant to your interests.

Third Party Cookies (Not Active)

Third Party Cookies are not placed by us, but by chosen third parties that provide services to us and/or to you.

5.2 Lastly, please note that cookies fall into two main groups: either 'persistent' or 'session'.

Persistent Cookies

Persistent Cookies are those which remain on your computer or device for a predetermined period and are activated each time you visit our website. Any of the above types of cookies may be a Persistent Cookie.

Session Cookies

Session Cookies are temporary and only remain on your computer or device from the point at which you visit our website until you close your browser session. Session Cookies are deleted when you close your browser.

Keystone Property Finance Limited Registered in England and Wales No. 06262873 Registered Office: 42 Kings Hill Avenue, Kings Hill, West Malling, ME19 4AJ All calls are recorded for training and monitoring purposes.

6 Your consent and control

6.1 You can choose whether to accept the use of non-essential cookies when you use our website. You can change your decision at any time.

6.2 We ask for your consent for our use of Cookies when you start using our website. We give you two options: 'Accept' or 'Reject'.

6.3 If you are a broker and using our Broker Portal you can choose from three options: 'Accept All'; 'Manage Cookies' and 'Reject All'.

6.4 If you are one of our Customers you have a choice of Accept or Reject, but if you choose to reject you will still be able to visit all parts of the website from the I'm a Customer' point onwards.

6.5 We explain below how each choice affects your user experience of our website.

Accept:

All our website functionality is available to you. Cookies will help us analyse your use of the site.

Manage Cookies:

All our website functionality is available, but analytics cookies will not be functioning.

Reject All:

You can use most of the functions of our website. Our brokers will need to log back in when submitting case information.

6.6 You can alter your settings at any time by visiting our Cookie page here: [Cookie policy](#)

7 Further Information

7.1 If you would like to know more about how we use cookies, please contact our Compliance Team:

Email: Compliance@keystonepropertyfinance.co.uk

Post:

Compliance Team
Keystone Property Finance Limited
42 Kings Hill Avenue
Kings Hill
West Malling
ME19 4AJ

7.2 For information about privacy and data protection, please see our Privacy Policy.

[Privacy policy](#)

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