

Fair Processing Notice

This notice explains what information we collect, when we collect it and how we use this. During the course of our activities, we will process personal data (which may be held on paper, electronically, or otherwise) about you and we recognise the need to treat it in an appropriate and lawful manner. The purpose of this notice is to make you aware of how we will handle your information.

Who are we?

Pay4Property Ltd is a limited company, registered in England no. 09921333. We own and operate HMO residential properties in Worcester, UK.

Pay4Property Ltd take the issue of security and data protection very seriously and strictly adhere to guidelines published in the General Data Protection Regulation (EU) 2016/679 which is applicable from the 25th May 2018, together with any domestic laws subsequently enacted.

We are notified as a Data Controller with the Office of the Information Commissioner under registration number ZA104757 and we are the data controller of any personal data that you provide to us.

Our Data Protection Officer is Chris Baron, email : chris@pay4property.com , tel : 01684 878739

Any questions relating to this notice and our privacy practices should be sent to chris@pay4property.com

How we collect information from you and what information we collect

We collect information about you:

- From your tenant application
- From your guarantor application
- From our letting agent (if applicable)
- From credit reference agencies, your previous landlord(s) and your employer

We collect the following information about you:

- Tenant name, e-mail address, gender, telephone number(s), date of Birth, email address, residential address (including any previous addresses and contact details for previous landlords), National Insurance Number, nationality, passport details, required documents for Right to Rent checks, details of university where you are studying (if applicable), whether you smoke, details of criminal convictions (if applicable), details of physical/mental health issues (if applicable), tenancy agreement details, rent, deposit and charges payment details;
- Details of all correspondence received and sent by email, sms, letter and voice;
- Guarantor name, e-mail address, gender, telephone number(s), date of Birth, email address, residential address (including any previous addresses and contact details for previous landlords), National Insurance Number, nationality, passport details, driving licence and car details;

- Property address; term, rent, deposit, utility and service responsibilities;
- The employment status of tenants and/or guarantors, address, contact details (including email, phone and fax numbers) of the employer/accountant, payroll numbers, length of employment, salary information (including any regular overtime or commission), and any other income received;
- Bank account details of the tenant, including account number and sort code, and any hire purchase/loan agreements/credit cards or store cards that you have; and
- Any welfare benefits that you may be eligible for, or are currently on.

Why we need this information about you and how it will be used

We need your information and will use your information:

- to undertake and perform our obligations and duties to you in accordance with the terms of our contract with you;
- to enable us to supply you with the services and information which you have requested;
- to help manage your tenancy;
- to carry out due diligence on any prospective tenant/guarantor, including whether there is any money judgements against them, or any history of bankruptcy or insolvency;
- to analyse the information we collect so that we can administer, support and improve and develop our business and the services we offer;
- for all other purposes consistent with the proper performance of our operations and business.

Sharing of Your Information

The information you provide to us will be treated by us as confidential and will be processed only by us or any of third party, acting on our behalf. We may disclose your information to other third parties who act for us for the purposes set out in this notice or for purposes approved by you, including the following:

- To carry out due diligence on you as a prospective tenant/ guarantor, including but not limited to the carrying out of affordability checks, due diligence checks and the obtaining of references from relevant parties, whose data you have provided;
- Your relevant information shall be disclosed to third party a credit referencing agency in order to determine if there are any money judgements against you, as the prospective tenant/guarantor, or to determine if you have a history of bankruptcy or insolvency;
- If you are unable to make payments under your tenancy, your information may be disclosed to any relevant party assisting in the recovery of this debt or the tracing of you as a tenant;
- In the creation, renewal or termination of the tenancy, your information will be disclosed to the relevant local authority, tenancy deposit scheme administrator, factor, facilities manager or any other relevant person or organisation in connection with this;
- Subject to your prior approval we may provide information to another landlord or their agent upon receipt of a landlord reference request.
- If we enter into a joint venture with or merged with a business entity, your information may be disclosed to our new business partners or owners.

Unless required to do so by law, we will not otherwise share, sell or distribute any of the information you provide to us without your consent.

Transfers outside the UK and Europe

Most of our information will only be processed within the UK and EEA however we may transfer some of your information outside the UK and/or EEA.

Where information is transferred outside the UK or EEA, we ensure that there are adequate safeguards in place to protect your information in accordance with this notice, including the following:

- We use Typeform to collect and store your application data. They have servers in the EEA and USA but as an EU based company they comply with the GDPR requirements.
- We use Google G Suite for email and online document storage. G Suite used geographically diverse data centres and may store emails and documents on servers located outside the EEA. G Suite is a commercial grade product (different to Gmail) which complies with ISO/IEC27018:2014 for security and complies with GDPR through EU model contract clauses

Security

When you give us information we take steps to make sure that your personal information is kept secure and safe.

- The online forms we use as part of your tenant/guarantor agreement are protected by HTTPS encryption and the form data is stored securely on servers in compliance with GDPR
- Paper documentation is held in a private office only accessible by the two company directors
- Local electronic documents are held on a password protected computer
- Archived emails are removed from Google servers and stored locally on a password protected computer
- Our property management system uses a locally stored and password protected database
- Data backups are encrypted

How long we will keep your information

We review our data retention periods regularly and will only hold your personal data for as long as is necessary for the relevant activity, or as required by law (we are legally required to hold some types of information for 7 to 10 years), or as set out in any relevant contract we have with you.

Your Rights

You have the right at any time to:

- ask for a copy of the information about you held by us in our records;
- require me/ us to correct any inaccuracies in your information;
- make a request to us to delete what personal data of yours we hold; and
- object to receiving any marketing communications from us.

If you would like to exercise any of your rights above please contact us at chris@pay4property.com

Should you wish to complain about our use of your information, we would ask that you contact us to resolve this matter in the first instance. You also have the right to complain to the Information Commissioner's Office in relation to our use of your information. The Information Commissioner's contact details are noted below:

Information Commissioner's Office
Wycliffe House, Water Lane
Wilmslow, Cheshire, SK9 5AF
Telephone: 0303 123 1113
Email: casework@ico.org.uk

The accuracy of your information is important to us - please help us keep our records updated by informing us of any changes to your email address and other contact details.

Pay4Property Ltd is a limited company, registered in England no. 09921333. Our registered address is Redlands, Quarry Park Road, Stourbridge, DY8 2RE.