# PRIVACY POLICY

#### 1. Introduction

This Privacy Policy forms part of Barratt Last Estate Agents Limited, trading as Barratt Last Estate Agents, obligation to be transparent with all individuals whose personal data we process and to provide details around how we process such personal data and what we do with it.

Barratt Last Estate Agents Limited is committed to safeguarding the privacy of personal data and complying with the European General Data Protection Regulation (2016/679) and the UK Data Protection Bill 2017, and any future changes in data protection legislation with which Garner Canning (Estate Agents) Ltd will be required to comply.

When selling, letting, purchasing or renting a property through ourselves we will process your personal data such as name, address, contact details, email address and passport amongst other things. Processing of this data implies collecting, storing, using or disclosing your personal data.

This Privacy Policy relates to the processing of personal data by Barratt Last Estate Agents Limited.

None of the lists or examples provided in this Privacy Policy is intended to be exhaustive or fully representative of every individual.

#### 2. Scope

The scope of this Privacy Policy covers client personal data in respect of the following:

- Ways we use your Personal Data
- Definitions of Personal Data types
- Collecting Personal Data
- Using Personal Data
- Disclosing Personal Data
- Retaining Personal Data
- Securing Personal Data
- Sharing Personal Data
- International Data Transfer
- Data Subject Rights
- Updates / Amendments
- Third Party Websites
- Consents ("Opt-in")
- Withdrawal of Consent ("Opt-out")
- Our Details

#### 3. Ways we use your Personal Data

We'll process your personal data:

- a) to perform and fulfil our contracts with you:
  - to take steps at your request prior to entering into it;
  - to exercise rights set out in agreements or contracts;
  - to deliver our products and services;
  - to update our records;
  - to make and manage customer payments;
  - to manage fees and charges due on customer transactions;
  - to collect and recover money that is owed to Us.
- b) to comply with legal obligation for example:-
  - when you exercise your rights under data protection law and make requests;
  - for compliance and to obey laws and regulations that apply to us;
  - to verify your identity, make credit, fraud prevention and anti-money laundering checks;
  - to manage risk for us and our customers;
  - to detect, investigate, report and seek to prevent financial crime;
  - to run our business in an efficient and proper way;
  - to manage how we work with other companies that provide products and services to us and our customers.
- c) for our own legitimate interests, or those or other persons and organisations:-
  - for good governance, accounting and managing and auditing our business
  - to respond to complaints and seek to resolve them;
  - to run our business in an efficient and proper way;
  - to develop and manage our services;
  - to manage how we work with other companies that provide products and services to us and our customers;
  - to monitor emails, calls, other communications and activities with reference to your contract;
  - to provide advice or guidance about related products and services.

d) based on your consent:-

- to manage our relationship with you;
- to develop new ways to meet our customers' needs and to grow our business;
- to develop and carry out marketing activities;
- to provide advice or guidance about related products and services.

You are free at any time to change your mind and withdraw your consent. The consequence however maybe we are unable to do certain things for you.

# 4. Definitions of Personal Data types

We use various kinds of personal information:-

- i. Where you live and how to contact you.
- ii. Any consents you give us, including how you would like us to contact you
- iii. Your financial position, status and history
- iv. What we learn about you from emails, conversations and correspondence between us
- v. Details about you that are stored in documents including copies, such as, passport, driving licence, birth certificate, utility bill.
- vi. Details about your work, nationality, previous addresses and education.
- vii. National insurance number or passport number

### 5. Collecting Personal Data

We may collect and store the following kinds of personal data:

i. Information that you provided to us when applying through our website, during visits to our office, in emails or over the phone.

ii. Information contained in or relating to any communication that you send us through our website, email, in writing, in the Office or over the phone.

iii. Information that you provide to us for the purpose of subscribing to our marketing communications.

iv. Information that you provide to us when using any services we provide, or that is generated during the use of those services.

v. Information that you provide in performing anti-money laundering, financial and credit checks as well as for fraud and crime prevention and detection purposes.

vi. Information to help us comply with our legal and regulatory obligations, including reporting to and being audited by regulators and external auditors.

vii. Any other personal information that may be sent to us and which we use for legitimate business purposes.

Before you disclose to us the personal information of another person, you must obtain that person's consent to both the disclosure and the processing of that personal information in accordance with this Privacy Policy.

Data from third parties we work with:

- Companies that introduce You to Us (i.e. property portals etc)
- Financial Advisors
- Solicitors

We may need to collect personal information by law, or under the terms of a contract we have with you. If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations. It may also mean that we cannot perform the services needed to progress the sale, purchase or letting of a property.

Any data collection that is optional would be made clear at the point of collection.

# 6. Using Personal Data

We may use your personal information to:

i. Enable your use of any services that we may provide through our websites.

ii. Supply you with our products and services.

iii. Send invoices and payment reminders to you, your lawyers who you use for conveyancing, or to collect payments from you.

iv. Send you marketing communications.

v. Deal with enquiries and complaints.

vi. Perform money laundering, financial and credit checks.

vii. Ensure appropriate access to systems and applications.

ix. Comply with our legal and regulatory obligations.

### 7. Disclosing Personal Data

We only disclose your personal data in the ways set out in this Privacy Policy or subject to any agreements in place between us:-

i. As part of improving our existing services or as part of providing new services.

ii. To third parties who process personal data on our behalf.

iii. To third parties who process personal data on their own behalf but provide us, or you, with a service on behalf of us.

iv. To third parties with whom information is shared for anti-money laundering checks, credit risk reduction, debt collection and other fraud and crime prevention purposes.

v. To any regulator, external auditor or applicable body or court where we are required to do so by law or regulation or as part of any investigation.

vi. To any central or local government department and other statutory or public bodies, such as HMRC.

vii. If the law or a public authority says we must share the personal data; viii. If we need to share personal data in order to establish, exercise or defend our legal rights (this includes providing personal data to others for the purposes of preventing fraud or reducing credit risk);

We do not sell, rent or trade any of your personal data.

We will not, without your consent, disclose or supply your personal data to any third party for the purpose of their or any other third party's direct marketing.

# 8. Retaining Personal Data

The following criteria are used to determine data retention periods for your personal data (whether or not you become a customer):

- Retention in case of queries we will retain your personal data as long as necessary to deal with your queries (e.g. if your potential transaction is unsuccessful);
- Retention in case of claims we will retain your personal data for as long as you might legally bring claims against us; and
- Retention in accordance with legal and regulatory requirements we will retain your personal data after your contract or service with us has come to an end based on legal and regulatory requirements.

### 9. Securing Personal Data

Where Barratt Last Estate Agents Limited acts as the controller of personal data, it will ensure that necessary and adequate safeguards are in place to prevent unauthorised access, loss, misuse or alteration of your personal data.

Where data is stored electronically we store all personal information on secure servers with relevant access and firewall controls.

Where data is stored on paper or forms all personal data is locked away when not in use, and disposed of securely after use either using document shredders or third-party disposal organisations who have been contracted to dispose of documents appropriately.

Any personal data sent to us, either in writing or email, may be insecure in transit and we cannot guarantee its delivery.

Where you use a Password to access any service provided by Barratt Last Estate Agents Limited this must be kept confidential and not disclosed to anyone else. Barratt Last Estate Agents Limited will not ask you for your password.

### **10. Sharing Personal Data**

To provide services to you we may share the personal data that you supply with several third parties:

- a) Solicitors who are used to carry out legal work on behalf of Vendors and Purchasers.
- b) Rent4Sure who we use for lettings related referencing and insurance products.
- c) Mark Reddi who is used for arranging financial services.
- d) Regulators and other competent authorities
- e) Fraud prevention agencies

To protect your data, Barratt Last Estate Agents Limited agree contractual arrangements with these third-party data processors to ensure that your personal data is protected in compliance with this Privacy Policy and the data protection legislation that Barratt Last Estate Agents Limited is required to comply with.

Unless otherwise defined under section 11 all personal data shared with third parties is stored and processed in the UK or EU.

# 11. International Data Transfers

Personal data that we collect, is predominantly stored and processed in the UK. If we have to transfer information outside the UK, we will make sure it is protected in the same way. We will only transfer it to countries with privacy laws which protect it in the same way as the UK (designated under GDPR as "Third Countries").

You expressly consent to the transfers of personal data described in this section for the purposes stated.

# 12. Data Subject Rights

Your rights are as follows:-

- The right to be informed about our processing of your personal data;
- The right to have your personal data corrected if it's inaccurate and to have incomplete personal data completed;
- The right to object to processing of personal data;
- The right to restrict processing of your personal data;
- The right to have your personal data erased (the "right to be forgotten");
- The right to request access to your personal data and information about how we process it;
- The right to move, copy or transfer your personal data.

You have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: <u>www.ico.org.uk</u>

### 13. Updates / Amendments

To remain compliant with any legal and regulatory obligations, or as part of our business practice, we may update this Privacy Policy from time to time by publishing a new version.

### 14. Third Party Websites

We are not responsible for the practices employed by Third Party Websites linked to or from our Website nor the information or content contained therein. Often links to other websites are provided solely as reference points to information on information that may be useful to the users of our Website. Please remember that when you use a link to go from our Website to a Third-Party Website, our Privacy Policy will no longer apply. Your browsing and interaction on any other Website, including Third Party Websites, which have a link on our Website, are subject to that Website's own Privacy Policy.

### 15. Consents ("Opt-in")

Your personal data is provided for the purpose of selling or purchasing a property, letting or being a tenant of a property, as agreed under the terms of an Agreement we have agreed between you and us.

However, Barratt Last Estate Agents Limited would like to support you throughout the entire process of selling your property by offering you additional relevant and related services, and keep you informed about all Barratt Last Estate Agents Limited services (marketing) which You can agree to, or decline from, receiving.

### 16. Withdrawal of Consent ("Opt-out")

You have the right, at any time, to ask us not to process your personal data for marketing purposes and any additional services that you have consented to receive.

You can opt-out of receiving any of these services and communications simply by clicking the unsubscribe link on any emails you receive, or contacting us.

Please note it can take up to one calendar month for a request to be fulfilled for general Barratt Last Estate Agents Limited communications because of pre-planned or ongoing activity.

### 17. Data Protection Registration

We are registered as a data controller with the UK Information Commissioner's Office and our data protection registration number is Z2377626.

# 18. Our Details

Barratt Last Estate Agents Limited is registered in England and Wales under company number 06786557. Our registered office is 301-303 Chester Road, Castle Bromwich, Birmingham B36 0JG

You can contact us as follows:

Email: <a href="mailto:sales@barrattlast.co.uk">sales@barrattlast.co.uk</a>

Telephone: 0121 776 5744

In writing: Data Protection Officer

Barratt Last Estate Agents, 301-303 Chester Road, Castle Bromwich, Birmingham B36 0JG