**Privacy Policy**

Our Data Protection Policy describes the types of personal data we process and what we use it for. We are committed to collecting and using such data fairly and in accordance with the requirements of the General Data Protection Regulations (GDPR). This data protection policy is effective from 25th May 2018.

**Introduction**

We take your privacy seriously and you can find out more about your privacy rights and how we gather, use and share your personal information here. This includes personal information we already hold about you and further personal information we may collect about you, either from you or from a third party. How we use your personal information depends on which products and services we provide to you.

Our Data Protection Officer (DPO) helps make sure we keep your personal information secure. If you have any questions about how we use your personal date you can email office@hamptonvillageestates.com or write to Data Protection Officer, Village Estates, 18 Glasbrook Avenue, Twickenham, TW2 6AH.

This Privacy Policy provides up to date information about how we use your personal information and updates any previous information we have given you about this. We will update this Privacy Policy if we make any significant changes affecting how we use your personal information, and if so we will contact you to let you know about the change.

**About us**

We are the 'controller' of personal information we gather and use. When we say 'we' or 'us' in this Privacy Policy, we mean Village Estates, 18 Glasbrook Avenue, Twickenham, TW2 6AH

**Your privacy rights**

You have the right to object to how we use your personal information, and the right to see what personal information we hold about you. You can also ask us to correct inaccuracies, delete or restrict personal information or to ask for some of your personal information to be provided to someone else. You make a complaint by contacting us via email or post.

You can also make a complaint to the data protection supervisory authority, the Information Commissioner's Office, at ico.org.uk. To find out more about exercising any of your rights in this Privacy Notice please contact our DPO by post at the address above.

**Types of personal that information we use**

We use a variety of personal information depending on the products and services we deliver to you. For all products and services we need to use your name, address and contact details. For some products and services we might need additional information, for example:

Date of birth

Information to allow us to check your identity and information about your credit history

Convictions, information for, fraud prevention, anti-money laundering and to meet legal obligations

Sometimes where we ask for your personal information to enter into a contract with you or to meet a legal obligation, such as a credit check, we will not be able to provide some products or services without that personal information.

**How we gather personal information**

We gather personal information:

directly from you, for example when you call to book a viewing or valuation appointment

by observing how you use our products and services, for example from the transactions and operation of your accounts and services

from other organisations such as credit reference and fraud prevention agencies

from other people who know you including joint account holders and people you are linked to financially

We also may gather personal information from monitoring or recording calls and if we use CCTV. We may record or monitor phone calls with you for regulatory purposes, for training and to ensure and improve quality of service delivery, to ensure safety of our staff and customers, and to resolve queries or issues. We may also use CCTV on our premises to ensure the safety and security of our staff and customers.

**How we use your personal information**

To provide you with any products and services we need to know your name, address, contact details, details of your current and previous countries of residence/citizenship, and a copy of identification documents (such as a passport or driving licence). We might also need your date of birth, and health information to help support our customers who may have a vulnerability.

We sometimes need to gather, use and share additional personal information for the reasons below:

To operate and administer our products and services, including dealing with your complaints and fixing our mistakes

To administer payments to and from you

To comply with our legal obligations, to prevent financial crime including fraud and money laundering, and to comply with Right to Rent regulations

To comply with our legal obligations in support of our vulnerable customers

For financial management and debt recovery purposes

To enable payments to third parties who may have introduced you to us

To carry out analysis to develop and improve our products and services

To market products and services to you from us or our partners, we will use:

Personal information requirements for Business customers

**Our legal basis for using your personal information**

We only use your personal information where that is permitted by the laws that protect your privacy rights. This includes:

we have your consent (if needed)

we need to use the information to comply with legal obligations

we need to use the information to perform a contract with you

it is fair to use the personal information either in our interests or someone else's interests, where there’s no disadvantage to you. This includes where it’s in our interests to contact you about products or services, or collaborate with others to improve our services

Where we have your consent, you have the right to withdraw it. We will let you know how to do that at the time we gather your consent.

Special protection is given to certain kinds of personal information that is particularly sensitive. This includes information about your health status, political views, religious or similar beliefs, racial or ethnic origin, sex life or sexual orientation, genetic or biometric identifiers, trade union membership or criminal convictions or allegations. We will only use this kind of personal information where:

we have a legal obligation to do so

it is necessary for us to do so to protect your vital interests

it is in the substantial public interest

it is necessary for the prevention or detection of crime

it is necessary for insurance purposes

you have given us explicit consent to use the information

**Sharing your personal information with or getting your personal information from others**

We will share personal information within our company and outside Village Estates where needed, to make products and services available to you, market products and services to you, meet or enforce a legal obligation or where it is fair and reasonable for us to do so. We will only share your personal information to the extent needed for those purposes.

Who we share your personal information with depends on the products and services we provide to you and the purposes we use your personal information for. For most products and services we will share your personal information with our own service providers such as our IT suppliers, with credit reference agencies and fraud prevention agencies.

Most of the personal information we have about you is information you have given us, or gathered by us in the course of providing products and services to you. We also sometimes gather personal information from and send personal information to third parties where necessary for credit checking and fraud prevention or marketing purposes, for example so you can receive the best offers from us and our partners.

**How long we keep your personal information for**

How long we keep your personal information for depends on the products and services we deliver to you. We will never retain your personal information for any longer than is necessary for the purposes we need to use it for.

**Keeping you up to date**

We will let you know about products and services we deliver using any contact details you have given us - for example by post, email, text message, social media, and notifications on our website.

Where you have given us consent to receive marketing, you can withdraw consent or update your marketing preferences by visiting our office or emailing us on office@hamptonvillageestates.com

**Your online activities**

We may use cookies to track your use of our website [www.hamptonvillageestates.com](http://www.hamptonvillageestates.com). We may use cookies to provide tailored marketing messages when you are logged into our website, if you have given us consent.