

PRIVACY POLICY

Introduction to our Privacy Policy

This Privacy Policy is intended to set out your rights and answer any queries you may have about your personal data in relation to electronic communications and data we might gather, collate, keep, process, use or disseminate. This Privacy Statement sets out the type, scope and purpose of collecting, processing and using personal information that you choose to provide, or that we need to meet a legal duty or to fulfil a legitimate business interest. Should we ask you to provide certain information by which you can be identified, you can be assured that it will only be used in accordance with this privacy statement.

Principles

Igloo Sales & Lettings Living Ltd are absolutely committed to protecting your privacy

Our Policy

The protection of your personal information is of paramount importance to us. We will use data which can identify you, which you choose to provide or that is collected during the course of our delivery of our business, only in line with the provisions of this Privacy Statement and in accordance with applicable data protection regulations. We will only share your information with others where there is a legal or contractual requirement or with your consent. By appointing us to provide legitimate services, you are accepting and consenting to the practices described in this policy.

The Controller (of your data)

The controller of your data will be Igloo Sales & Lettings Living Ltd (the company) a registered Limited Company. ICO registration number **ZA360264**.

If you have any questions about this Notice or how we process your personal data please contact us at the below. You can also obtain further details on Data Protection as published by the Information Commission: <https://ico.org.uk/> Post: ICO, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF Tel: 0303 123 1113

What we collect

The types of information we may collect include

Name / previous names, Date of Birth, present and previous addresses, residential status, landlord details, Passport details, Nationality, NI number, Address ID, Bank / credit card statements, mortgage statements, proof of deposit, salary details, email addresses, telephone numbers, solicitor details, estate agent details, employers address and contact details, bank details

Methods of Collection

In the general conduct of business, Igloo Sales & Lettings Living Ltd collects information relevant to the services being sought from:

- Yourself
- Spouse / partner / family member
- Business associates
- Employers
- Official sources including:
 - Government / Land / Police registers

- Credit / Default Agencies
- Financial Institutes (Banks, Building Societies, Loan Agencies, Credit Card companies)
- Other Law firms

Such information will generally be collected directly via the use of any of our standard forms, over the internet, via email, in our branches or through a telephone conversation with you.

We may also collect personal information through our affiliates or suppliers.

In addition, you may choose to submit information directly to us via several methods, including:

- Via Igloo Sales & Lettings Living Ltd and affiliates websites
- In response to marketing or other communications
- By signing up for a Igloo Sales & Lettings Living Ltd product or service
- In connection with an actual or potential business or employment relationship with us.

How do we use this information?

We use your personal information in a number of ways in order to provide the services that you request and expect from us. We will only use your information where we are allowed to by law for example to fulfil a contractual/ legal obligation, because we have a legitimate business interest or where you agree to it. We will always ensure that we keep the amount of your personal data and the extent of any processing down to a minimum.

Lawful basis of processing

Igloo Sales & Lettings Living Ltd processes your information under the following

- Performance of a contract: where you enter into a contract with Igloo Sales & Lettings Living Ltd and we need to process your information as part of this contract
- Assessing applications for and providing Igloo Sales & Lettings Living Ltd products / services
- Processing payments / transactions including: rental payments, refunds, billing, complaints, enquiries and credit checks.
- Protect against and prevent fraud, to undertake checks of your identity for compliance with the Money Laundering Regulations of 2017
- Managing communications
- Legitimate interests: some information is processed by Igloo Sales & Lettings Living Ltd as part of its legitimate interests which include :Fraud, risk assessment, due diligence, network and information security, suppressions and managing opting out of communications , profiling , direct marketing, cloud storage, updating customer details, lettings, sales, and other core products and service provided by the data controller
- Consent: where we process information under consent we will seek you clear and unambiguous consent prior to processing your data

Anti-Money Laundering

In addition to help you with a property related service we have to comply with certain regulations for example the "Money Laundering, Terrorist financing and Transfer of Funds (Information on the Payer) Regulations 2017 (referred to as "the Regulations)." Igloo Sales & Lettings Living Ltd are required to obtain certain information from you to comply with regulations. The information provided will only be used by Igloo Sales & Lettings Living Ltd in relation to complying with the Regulations and will not be shared with any other party. If you decide to enter in to a business relationship with Igloo Sales & Lettings Living Ltd to comply with certain regulations, we will require two separate Identification documents one primary and one secondary document even if it appears on both lists. The information may be required at various stages of the process depending whether you are:

Purchasing / Selling / Letting / Renting

- Primary documents - proof of ID
- Valid Passport
- Valid full UK photo driving licence
- Valid full UK Driving licence (Non photo, paper) issued before 1998
- Valid EU photo driving licence.
- Valid EU national Identity Card.
- Valid UK Armed Forces ID Card.
- Valid UK Biometric Residence Permit (copy of both sides.)
- Department for Works & Pensions letter confirming pension details including National Insurance Number dated within the last 12 months. Secondary documents - proof of residence (home.)
- Local authority council tax bill (dated within the last 12 months).
- UK Bank / Building societies statements/bills showing activity, dated within the last 3 mths. Including account number and sort code. (Internet printed acceptable.)
- UK mortgage statement (dated within the last 12 months.) (Internet printed acceptable.)
- Utility bill dated within the last 3 months including - Electricity bill (with MPAN number), Landline, Gas, Satellite TV, Water. (Internet printed acceptable.) (Not mobile phone bills.)
- Her Majesty's Revenue and Customs (HMRC) Inland Revenue (IR) Coding / assessment / statement (dated within the last 12 months) with National Insurance number.
- Department for Works & Pensions letter confirming pension details and NI Number. (Dated within the last 12 months).

We reserve the right to employ third party electronic verification for the purpose of verifying identity. This search will not affect your credit rating

Who will have access to your information?

We do not sell or otherwise disclose personal information we collect about you, except as described in this Privacy Notice or as indicated via the consent process at the time the data is collected. We share the information we collect with,

- Independent contractors whom we provide contact information to in order for them to complete various services which may form our contract with you including property repairs, Energy Performance Certificates, mortgage / valuation surveys.
- Within our business, information will be shared as required for a legitimate reason
- Landlords and landlord associates and sub processors
- Vetted affiliates and partners / Financial Institutions / Insurance Companies for business facilitation to provide required services, such as mortgages, insurance cover etc.
- Councils and utility providers
- Legal firms
- Credit agencies, Land Registry Office, Her Majesty's Revenue and Customs (HMRC), Financial Conduct Authority (FCA) and other relevant regulatory bodies
- Additionally we may share information about you, if required legally, to prevent harm or financial / reputation loss, for investigation of suspected or actual fraudulent or illegal activities.
- Prospective employers requesting references via your written consent
- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets
- If Igloo Sales & Lettings Living Ltd or substantially all of its assets are acquired by a third party, in which case personal data held by us about our customers will be one of the transferred assets
- With third parties (such as prospective clients) information will be shared only where we have received consent, which can be withdrawn at any time, by contacting us.

How long will we keep your personal data?

1. We will not keep your personal information for any purpose for longer than is necessary and will only retain the personal information that is necessary in relation to the purposes set out in this document.
2. We are required to retain certain information as required by law or for as long as is reasonably necessary to meet regulatory requirements, resolve disputes, prevent fraud and abuse, or enforce our terms and conditions.
3. Where there is a specified retention period, we may retain your data for a short time beyond the specified retention period, to allow for information to be reviewed and any deletion to take place.

Where is your data stored

The security of your personal information is very important and Igloo Sales & Lettings Living Ltd is committed to protecting the information we collect. We maintain administrative, technical and physical safeguards designed to protect the personal information you provide or we collect against accidental, unlawful or unauthorised destruction, loss, alteration, access, disclosure or use.

We will store your information on our secure servers and securely stored back up devices. We may share your personal information with other members of our group of companies (which means our subsidiaries) and third-party service providers who assist us in delivering legitimate services.

Igloo Sales & Lettings Living Ltd stores personal information only for as long as it is necessary for the fulfilment of the purpose for which the personal information was collected, unless otherwise required or authorised by applicable law. We take measures to destroy or permanently de-identify personal information if required by law or if the personal information is no longer required for the purpose for which we collected it.

What are your rights in relation to your personal data?

From 25 May 2018 under the General Data Protection Regulations;

1. You have the right to request details of personal information that we hold about you.
2. You also have the right, with some exceptions and qualifications, to ask us to provide a copy of any personal data we hold about you.
3. In case the information we hold about you is outdated or incorrect you have the right to request an update and correction of the relevant data. You may also have a right to request the erasure of personal data we hold about you provided that we do not have a statutory obligation or an outweighing legitimate interest to keep such data. Any request for access, rectification or erasure must be made in writing to the contact address set out below.
4. Each individual whose personal identifiable information is collected, recorded or used by us, has the right to know how that information will be stored, used and transferred and also has rights to access and control the use of that information Personal identifiable information means any information on the basis of which an individual (the data subject) can be identified such as e.g. name, email address, phone number or the like.
5. You have the right to ask us not to process your personal data for marketing purposes. You can exercise your right by contacting us at any time to unsubscribe or change your preferences.
6. You have the right to withdraw your consent at anytime and where there is no lawful basis to continue processing your data we will cease processing immediately
7. You have the right to restrict the ways in which your data is processed and / or object to certain processing of your data by us, however this may affect our ability to provide you with certain products or services where a certain level of data processing is required in order for them to be provided

How to Contact Us / Complaints and Feedback

If you:

- make a complaint about a breach of your personal information, applicable privacy laws / principles or a concern about Igloo Sales & Lettings Living Ltd privacy practices
- would like access and/or update information or preferences you provided to us,

If we fall short of your expectations in processing your personal information or you wish to make a complaint about our privacy practices, please contact us via the details below. To assist us in responding to your request, please give full details of the issue. We attempt to review and respond to all complaints within a reasonable time. If we cannot for lawful reasons complete your request we will explain this to you to the extent that we lawfully can.

Updating this privacy statement

We will update this statement from time to time so we suggest that you review this statement at regular intervals. Where we undergo substantial changes to our privacy statement we will endeavour to inform you directly about these changes.

Links to other websites

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Contacting us

Igloo Sales & Lettings Living Ltd, 117 Kirby Road, Leicester, LE3 6BE

E-mail enquiries@iglooliving.co.uk

Telephone : 0116 2437256