



### **Buy to let & Lettings GDPR – Policy**

If you are buying, selling or letting a property through First Step:

- We will collect a contact telephone number to get in touch with you about organising viewings and updating you on any offers received or rental applications for your property.
- Where you are not the legal owner of the property we will request details from you as to your ability to sell or let the property such as a Power of Attorney, Guardianship Order or Grant of Probate.
- We will collect your bank account details to arrange onward payment of rent due to you.

If you wish to rent a property we are listing:

- Specific access requirements so that we can find a property that is suitable for your
- Where we need to comply with a legal obligation
- Where the processing is necessary for us to carry out activities for which it is in

First Steps' legitimate interests (or those of a third party) to do so and provided that your interests and fundamental rights do not override those interests, including:

- Processing that is necessary for us to promote our business, brands and products and measure the reach and effectiveness of our campaigns. – this will include sending you marketing information from time to time after you have engaged us to provide services or received services from us either which may be similar and of interest to you or where you have expressly indicated that you would like to receive such information. You have the right to opt out of receiving this information at any time.
- Processing that is necessary to improve our knowledge of the real estate sector –this will include undertaking market analysis and research so that we better understand trends in the property sector and provide better knowledge along with more tailored and relevant services for our customers in the future.

Processing necessary for us to operate the administrative and technical aspects of our business efficiently and effectively – this will include:

- verifying the accuracy of information that we hold about you and create a better understanding of you as a customer/tenant;
- processing for administrative efficiency purposes such as where we outsource certain
- administrative functions to third parties who are specialise in such services;
- processing for network and information security purposes i.e. in order for us to take steps to protect your information against loss, damage, theft or unauthorised access or to comply with a request from you in connection with the exercise of any of your rights outlined below.

In more limited circumstances we may also rely on the following legal bases:

- Where we need to protect your interests (or someone else's interests); and/or
- Where it is needed in the public interest or for official purposes

- We may process special categories of personal information and criminal conviction information in the following limited circumstances:
- With your explicit consent, in which case we will explain the purpose for which the information will be used at the point where we ask for your consent.

### **How we use your personal information**

For specific information on how your personal information will be used for the services you have requested from us, please select from any of the options below:

Buy to let, Selling, Letting, Renting

- We use your personal information for the purposes of fulfilling our obligations to you to let or sell your property or, if you are a buyer or tenant, for the purposes of arranging a contract for sale or a lease for you.
- If you are purchasing a property we are acting as agents for the sale of or selling a property through us we will share your personal information with your appointed solicitors and the solicitors acting for the other side of the deal as is necessary to facilitate the sale or purchase.
- If you are renting a property we are acting as letting agents of, we will share your personal data with third party referencing agencies for the purposes of the prevention and detection of crime, fraud and/or money laundering and checking your suitability to rent that property.

### **Property Management**

Where we are managing property on your behalf we may need to pass your personal information from time to time on to third party contractors whom we have engaged to carry out maintenance on your properties.

### **Investment**

Where you engage us for portfolio management services we will share your personal information with third party lenders as is necessary to allow us to fulfil our obligations to you, to raise finance for you and to properly manage and advise you on your property investments.

Where you engage with First Step we will collect and hold your personal data to maintain a register of investment holdings in order to comply with our Financial Conduct Authority requirements.

### **Finance**

If you are obtaining mortgage brokerage services we will disclose personal information that needs to be submitted lenders (and if you are a high value mortgage customer, private banks) in order to fulfil our obligations to seek funding options for you.

If you are an insurance customer, we will disclose information to be sent to a selected panel of insurance providers in order to obtain suitable options for insurance products for panel of insurance providers in order to obtain suitable options for insurance products for your requirements.

### **Other uses of your personal information**

If we sell any part of our business and/or integrate it with another organisation your details may be disclosed to our advisers and to prospective purchasers or joint venture partners and their advisers.

If this occurs the new owners of the business will only be permitted to use your information in the same or similar way as set out in this privacy notice.

We will share personal information with our regulators, governmental or quasigovernmental organisations, law enforcement authorities and with courts, tribunals and arbitrators as may be required from time to time in order to comply with our regulatory and legal obligations;

Where we use third party services providers who process personal information on our behalf in order to provide services to us. This includes IT systems providers and IT contractors as well as third party referencing or screening agencies for the purposes of the prevention and detection of crime.

We may share your personal information with any person working within First Step on a need to know basis to ensure we are able to perform our obligations to you.

We will hold your personal information on our client management systems and use this to provide you with marketing information about similar services offered by First Step to those which you have engaged us to provide which we feel you might find useful from time to time. You have the opportunity to opt out of receiving this information at any time.

### **What happens if you do not provide information that we request?**

- We need some of your personal information to perform the services you have requested from us. For example:
- where we are selling a property on your behalf we need to know your contact information so that we can update you with information on viewings, offers and the progress of the sale;
- where you have asked us to find you a property which meets certain access requirements, we may need to know some further details about your particular circumstances so that we can find you a suitable property;

We also need some information so that we can comply with our legal obligations.

For example, we may need identity documents from you to meet our obligations to prevent fraud and money laundering.

If you do not provide the information required for these purposes, we will not be able to perform our contract with you and may not be able to provide services to you or continue to provide certain services to you. We will explain when this is the case at the point where we collect information from you.

### **How we keep your information secure**

The security of information is very important to us and we have measures in place which are designed to prevent unauthorised access to your personal information including but not limited to:

- Our client files are stored on our secure client management systems. Access is restricted on our client systems to those within the business who are required to have access to your information for legitimate business purposes.
- All data is hosted in a specialised datacentre which have systems and protections in place to protect against both unauthorised access, and other external factors that could cause damage to, your personal data.

There are strict access requirements in place and access is restricted to those absolutely necessary.

We ensure access to personal information is restricted to First Step employees and workers or other persons working within the First Step on a need to know basis. Training is provided to any of those First Step employees and workers who need access to personal information.

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

The period for which we will keep your personal information will depend on the type of service you have requested from us. The retention period may be longer than the period for which we are providing services to you where we have statutory or regulatory obligations to retain personal information for a longer period, or where we may need to retain the information in case of a legal claim.

### **Your rights in relation to your personal information**

- You have a number of rights in relation to your personal information, these include the right to:
- Be informed about how we use your personal information
- Obtain access to your personal information that we hold
- Request that your personal information is corrected if you believe it is incorrect, incomplete or inaccurate

### **Request that we erase your personal information in the following circumstances:**

- If First Step is continuing to process personal information beyond the period when it is necessary to do so for the purpose for which it was originally collected
- If First Step is relying on consent as the legal basis for processing and you withdraw consent
- If First Step is relying on legitimate interests as the legal basis for processing and you object to this processing and there is no overriding compelling ground which enables us to continue with the processing
- If the personal information has been processed unlawfully (i.e. in breach of the requirements of the data protection legislation)
- If it is necessary to delete the personal information to comply with a legal obligation

### **Ask us to restrict our data processing activities where you consider that:**

- personal information is inaccurate
- our processing of your personal information is unlawful
- where we no longer need the personal information, but you require us to keep it to enable you to establish, exercise or defend a legal claim
- where you have raised an objection to our use of your personal information
- Request a copy of certain personal information that you have provided to us in a commonly used electronic format. This right relates to personal information that you have provided to us that we need in order to perform our agreement with you and personal information where we are relying on consent to process your personal information
- Object to our processing of your personal information where we are relying on legitimate interests or exercise of a public interest task to make the processing lawful. If you raise an objection we will carry out an assessment to determine whether we have an overriding legitimate ground which entitles us to continue to process your personal information; and
- Not be subject to wholly automated decisions which produce legal effects, or which could have a similarly significant effect on you.