

GDPR Privacy Policy

Privacy Notice

This Privacy Notice will help you understand how we collect, use and protect your personal information. You should also show this notice to anyone who may be on your application forms. If you have any queries about this Privacy Notice or how we process your personal information, please contact us by email: info@farrowhomes.co.uk

What is General Data Protection Regulation (GDPR)?

The General Data Protection Regulation is a European Union law that was implemented 25 May 2018 and requires organizations to safeguard personal data and uphold the privacy rights of anyone in EU territory. The regulation includes seven principles of data protection that must be implemented and eight privacy rights that must be facilitated. It also empowers member state-level data protection authorities to enforce the GDPR with sanctions and fines. The GDPR replaced the 1995 Data Protection Directive, which created a country-by-country patchwork of data protection laws. The GDPR, passed in European Parliament by overwhelming majority, unifies the EU under a single data protection regime. We aim for the highest standards of both data protection and privacy. We will also protect the sensitive non-public data of the legal entities that use our service.

Using the link: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32016R0679> you can find the official PDF of the Regulation (EU) 2016/679 (General Data Protection Regulation) in the current version.

About us

The organisation responsible for the processing of your personal information is Farrow Homes of 67 Wingate Square, Clapham Common, SW4 0AF.

To enable us to provide our services we need to collect and process personal information. This makes us a "data controller" for any personal information you provide to us for which we are responsible for complying with the General Data Protection Regulation (GDPR).

Information we may collect from you

Our relationship with you and the type of services we provide will dictate the nature of personal information that we collect and use about you. It can be the personal data you have provided as part of the process, data we have collected from you, or data we have received from third parties, such as:

- name, address and title
- date of birth and gender
- contact details, including telephone numbers and email address
- financial information
- family and dependent circumstances (e.g. your marital status and number of children)
- information about your lifestyle and living circumstances (e.g. your employment details, home status and living conditions)

How we collect information about you

Most of the personal information we hold about you is that which we collect directly from you, for example:

- when you complete an application form for a property we are listing (either directly or via a 3rd party website)
- third parties involved in the sale process such as solicitors, mortgage brokers
- you complete documentation including terms and conditions of business (acceptance letters)
- you use our website
- you contact us to make a complaint
- you contact us by email, telephone and through other written and verbal communications

What we use your information for and the legal bases for processing

We may store and use your personal information for the purposes of:

- assessing your eligibility to purchase a shared-ownership property
- providing services
- communicating with you about your applications, viewing appointments, offers to purchase and responding to your enquiries
- undertaking market research and statistical analysis, including analysing your use of our website. This allows us to develop new, or improve existing, products and services
- fulfilling our obligations owed to a relevant regulator, tax authority or revenue service (as is necessary for compliance with our legal obligations).

Who we share your data with

Where relevant given the nature of the services provided to you, we may also share your information with the following categories of third parties:

- housing associations, local authorities, mortgage and financial advisors, solicitors, building management companies, property developers and others who are involved with the process of purchasing a shared ownership property
- third party data suppliers, as explained under “How we collect information about you”
- third party service providers such as Local Authorities for Council Tax & utility companies
- fraud prevention agencies and associations (as is necessary for compliance with our legal obligations)
- regulators and law enforcement agencies, including the police, the Financial Conduct Authority, HM Revenue and Customs or any other relevant authority who may have jurisdiction (as is necessary for compliance with our legal obligations).

How long your information is kept

Some of the things we consider when deciding how long to keep data for are:

- how long we require it, to deliver the service to you
- how long other laws tell us to retain it for

This means that different services, and sometimes different activities within the same service, will need to keep data for different lengths of time. Our most common length of time is 7 years because of a law called the Limitation Act which sets how long someone can take legal action after which time it will be archived, deleted or anonymised. Any retention of personal data will be done in compliance with legal and regulatory obligations and with industry standards. These data retention periods are subject to change without further notice as a result of changes to associated law or regulations.

Your rights

Under GDPR you have the following rights:

- to require us to erase your personal information;
- to require us to restrict or object to our data processing activities;
- to receive from us the personal information we hold about you which you have provided to us, in a reasonable format specified by you, including for the purpose of you transmitting that personal information to another data controller; and
- to require us to correct the personal information we hold about you if it is incorrect.
- Please note that these rights may be limited by data protection legislation, and we may be entitled to refuse requests where exceptions apply.

If you are not satisfied with how we are processing your personal information, you can make a complaint to the Information Commissioner.

You can find out more about your rights under data protection legislation from the Information Commissioner's Office website: <https://ico.org.uk>