CLIPPER RESIDENTIAL PRIVACY POLICY

GDPR Privacy Policy

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This privacy policy covers the data you provide us or we have collected from you or about you. It explains why we collect your data and what we do with your data therefore please read this notice carefully.

What information do we collect from you or ask you to provide?

We typically ask you to provide the following personal details and information:

Your full name, address and other important contact details (fixed phone line number, mobile phone number, email address and postal address).

We are required by law to collect information relating to your identity to comply with the Immigration act and 2017 Money Laundering Regulations.

We are required to conduct conflicts of interests under regulatory obligations and will ask for information on your close connections.

If we are letting your property or renting through us we will need to set up an approved tenancy deposit account for you and arrange for rental payments. As such we will require your bank details.

In order to find a suitable property for you we will ask for information on any access requirements which may consist of special category personal data including details of disabilities or other relevant health information.

In order to send relevant marketing material and information about products and services that may be of interest to you we will require details about your area of interest.

We may be required by law to collect your personal data (to meet our obligations to prevent money laundering and fraud for example) or under the terms of any contract we have with you. If you are unable to provide the data required when requested, we may be unable to perform or provide the contract or service that we have or are trying to enter into with you. In this case, we may have to cancel the product or service you have asked us to supply, but you will be notified if this is the case as soon as possible.

On what basis do we process the information we collect from you?

Under current data protection legislation we have legal grounds to process your personal data are as follows:

In order to perform a contract for a product or service to which you are a party, or to undertake the necessary process before entering into a contract with you for that product or service.

We have your explicit consent to the processing of your personal data for one or more specific purposes, namely 1) electronic marketing by us where you have given us consent and/or 2) to process your Special Category Personal Data described above. You can still receive our services without providing marketing consent.

It is a necessary requirement as part of our legitimate business interests, unless our interests are overridden by the interests, rights or freedoms of individuals affected (such as you). A number of factors are considered to determine this, such as our correspondence and conversations at the time you provided the data, your expectations from the processing of the data, the type and nature of the data, and the impact of us processing your data. Our legitimate interests include processing your data to promote and improve product and services provided by us and to develop a better understanding our customers' interests and our knowledge of the market in which we operate and for the day to day administration and the technical aspects of our service and products.

In rare circumstances and to comply with legal obligations.

In order to protect your interests or the interests of a 3rd party; and/or

Where it is required for official purposes or is in the public interest.

Why is your information required and how will we use it?

Your personal information will be held and used in the following ways:

To provide you with our products and services for which we are obligated.

We may be required to share your information with others to provide a product or service for which we are obligated to you or where acting as agent for a third party on your behalf.

As part of our regulatory and statutory and obligations, including [identity verification, prevention of money laundering and fraud and for the assessment your credit worthiness.

We may communicate and have contact with you during the course of providing our product and services, for example dealing with your requests and enquiries.

Your data may provide statistics that can be analysed to plan for future products and services and help manage our business.

Where we have your permission to do so or if you are an existing customer your data will be used to provide you, or to enable third parties to provide you with information about goods or services we believe may be of interest or relevant to you. where we choose to contact you by electronic means (including e-mail or SMS) with information about our own goods and services similar to those which you have already obtained from us or negotiated to obtain from us. You can unsubscribe from marketing messages at any time.

Your usage of our website, app and other online services will be tracked and maybe used to improve these services.

You may be notified of changes to our products or services

Your data will be used to ensure our website, app and other online services are presented to you in the relevant format for your device or computer.

How long is your data stored with us

Your personal data will be retained for different periods depending on the product or service we provide you. This may be a longer period than that for which we need to hold your data to provide those services, i.e. where we are under regulatory or statutory duties to hold your data for a longer period or need to retain it in the event of a legal claim or complaint.

Who do we share your personal information with

As part of our daily business activity we may pass your data to service providers in order for us to deliver the services you expect from us. These include but are not limited to other companies providing you a service linked to our own, cloud computing host providers and technical support service providers.

We will also pass your details where necessary to your legal services and possibly the legal services of other parties to your transaction. We may also disclose your personal information to third parties:

Your personal data will be disclosed to any prospective buyer or seller in the event that we buy or sell any business assets.

Should we sell our company the personal data held by us will be considered part of the sale and transferred to the 3rd party acquiring the business.

If there is a legal duty or regulatory obligation with which we must comply or to protect the rights, property, or safety of our company, our customers, or others we will disclose or share your personal data. This includes exchanging information with other companies and organisations for the purposes of credit risk reduction and fraud protection

Prior consent will be obtained from you before we share your information with third parties for marketing related purposes.

Data and information security

Your data will be held on secure servers which may or may not be located in the EEA (European Economic Area). All reasonable operational and technological measures have been put in place to safeguard your data, our content and our systems from any unauthorised access. Wherever possible any identifiable information will be secured, encrypted or minimised.

User rights

Accessing and updating your information.

It is your right to request a copy of the personal data and information we hold about you. This is known as a data subject access request. It is also your right to request that information we hold about you which may be incorrect, or which may have changed since you first told us, is updated or removed. There is no charge for this service.

Deletion of your information and data

It is your right to ask us to delete or remove personal data where there is no good reason for us continuing to store and process it. It is your right to ask us to delete or remove your personal information and data where you have successfully exercised your right to object to processing (see below), where we no longer have your consent for us to process it (as explained below), where we may have processed your information unlawfully or where we are required to delete your personal information and data to comply with local law. Note, however, that it is not always possible to comply with your data and information deletion request for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Withdrawing your consent.

It is your right at any time to withdraw any consent you have given us to process your personal information and data. Please note if you withdraw your consent it will not affect the lawfulness of any processing of your personal data we have carried out before you withdrew your consent. Your consent preferences can be changed at any time by contacting us at Clipper Residential 86-90 Paul Street, London, EC2A 4NE.

Complaints about the use of your personal data and information.

Complaints regarding the use of your personal data and information will be investigated. If you wish to raise a complaint on how we have handled your personal data and information, you can contact us to have the matter investigated by writing to Clipper Residential 86-90 Paul Street, London, EC2A 4NE.

If you believe we are not handling or processing your personal data and information in accordance with the law or if you are not satisfied with our response to a data information complaint or request you can complain to the UK data protection regulator, the Information Commissioner's Office. Further details can be found at www.ico.org.uk or 0303 123 1113.