



Privacy Policy

Our contact details

Name: A&F Estate Agents Ltd/A&F Lettings Ltd

Address: 18 College Street, Burnham-on-Sea, Somerset, TA8 1AE

Phone Number: 01278 782266

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Web: www.aandfproperty.co.uk

Date: 20th October 2023

Your privacy is extremely important to us and the way we collect and process your personal data is regulated by The Data Protection Act 2018. This policy describes how A&F will use your personal data and your data protection rights. Please read this Policy carefully. The personal information we collect from you will typically include the following:

- Full name and contact details (including your contact number, email and postal address).
- Information relating to your identity where we are required by law to collect this to comply with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (as amended) .
- Information on your close connections where we are required to conduct conflicts of interests under regulatory obligations.

- Your banking details where required such as where you are letting a property or, where renting, to set up an approved tenancy deposit account for you and arrange for rental payments.
- Information on any access requirements you have necessary to enable us to find suitable properties for you, which may consist of special category personal data comprising details of any disability or other health information about you.
- Details about your areas of interest where we wish to send you marketing information about similar products and services.
- Usage information about your visits to our website (which enable our website to remember information about you and your preferences) and use of our site. [Please read our 'Cookie Policy' for further details.] This may include information about your visit, including [the full Uniform Resource Locators (URL),] [clicks through to and from our site (including date and time),] [product you viewed or searched for'] [page response times,] [download errors,] [length of visits to certain pages,] [page interaction information (such as scrolling, clicks, and mouse-overs),] [methods used to browse away from the page,] [OTHER] and any phone number used to call our customer service number.
- Other technical information, including what devices you use to connect to our App, device location data where this function is not disabled by you on your device, [the Internet protocol (IP) address used to connect your computer to the Internet,] [your login information,] [browser type and version,] [time zone setting,] [browser plug-in types and versions,] [operating system and platform.
- Your communications with us, including a record of the email or telephone correspondence created when you contact us as part of a product or service query.

Where we need to collect personal data by law (for example to meet our obligations to prevent fraud and money laundering) or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with our services). In this case, we may have to cancel a product or service you have with us, but we will notify you if this is the case at the time.

How we get the personal information and why we have it

We will ask you for your personal data and will photocopy any relevant information which we will then store safely. The six main reasons for processing are set out in Article 6 of UK GDPR, these are;

(a) Consent: the individual has given clear consent for you to process their personal data for a specific purpose.

(b) Contract: the processing is necessary for a contract you have with the individual, or because they have asked you to take specific steps before entering into a contract.

(c) Legal obligation: the processing is necessary for you to comply with the law (not including contractual obligations).

(d) Vital interests: the processing is necessary to protect someone's life.

(e) Public task: the processing is necessary for you to perform a task in the public interest or for your official functions, and the task or function has a clear basis in law.

(f) Legitimate interests: the processing is necessary for your legitimate interests or the legitimate interests of a third party, unless there is a good reason to protect the individual's personal data which overrides those legitimate interests. (This cannot apply if you are a public authority processing data to perform your official tasks).

Most of the personal information we process is provided to us directly by you for one of the following reasons:

- To confirm your identity

We also receive personal information indirectly, from the following sources in the following scenarios:

Form external website providers who will pass on your name and contact details where necessary and if appropriate in order to respond to any related questions you may wish a response to.

How we store your personal information

We will retain your personal data for different periods depending on the service you have chosen to use us for, which 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.

We will pass your details to the following organisations (our “data processors”) who carry out certain activities on our behalf as part of us providing our services: Optimus Move (AML), credit reference and fraud prevention agencies, cloud computing host providers, technical support service providers, advertising networks services, maintenance contractors, local councils, utility providers.

We will also pass your details where necessary to your property solicitors and those of the other party to your transaction. We will also disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we will disclose your personal data to the prospective seller or buyer of such business or assets.
- If our company or substantially all of our 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.
- If we are under a duty to disclose or share your personal data in order to comply with any legal or regulatory obligation, or to protect the rights, property, or safety of our company, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

We will not share your information with third parties for marketing purposes without first obtaining your prior consent.

We store your personal data in a safe and secure manner. Only employees who need access to your information to perform a specific job are granted access to personally identifiable information. Please be aware that we may require you to co-operate with our security checks before we disclose information to you.

Your data protection rights

Under data protection law, you have rights including:

Your right of access - You have the right to ask us for copies of your personal information.

Your right to rectification - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

Your right to erasure - You have the right to ask us to erase your personal information in certain circumstances.

Your right to restriction of processing - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

Your right to object to processing - You have the the right to object to the processing of your personal information in certain circumstances.

Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at Paul@aandfproperty.co.uk A&F Group Ltd, 18 College Street, Burnham-on-Sea, Somerset, TA8 1AE if you wish to make a request.

How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us at: 18 College Street, Burnham-on-Sea, Somerset, TA8 1AE.

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>