

Maxgate Properties - Privacy Policy

About this Privacy Policy

Maxgate Properties is committed to ensuring that your privacy is protected when personal information about you is provided to them.

Throughout the remainder of this Privacy Policy references to:

- "we" or "us" shall mean Maxgate Properties
- "Customers" means the persons who are registered users of our services and "Customer" shall mean any one of them;
- "Guarantors" means those individuals who may be required to guarantee the rents payable by Tenants to landlords and whose personal information is supplied to us by a Customer or by Tenant and "Guarantor" shall mean any one of them;
- "the Services" means the services made available to Customers by Maxgate Properties but in particular shall include the tenant vetting service (which involves, among other things, of obtaining of credit information in respect of Tenants and Guarantors (as the case may be)) and the service of arranging for policies of insurance for Customers and/or Tenants;
- "Tenants" means those individuals who are existing tenants or prospective tenants of Customers whose personal information is supplied to us either by Customers or by the tenant or prospective tenant themselves and "Tenant" shall mean any one of them; and
- "the Website" means the website on which this Privacy Policy appears, accessible at www.maxgateproperties.co.uk.

Please read this Privacy Policy carefully. It explains:

- the types of personal information which we hold and process;
- the purposes for which we hold and process personal information;
- how we use the personal information which we hold;
- for how long we hold personal information; and
- the procedures we have in place to protect your privacy.

Unless you object in writing to us at the time the relevant personal information is collected, by accepting this Privacy Policy and submitting your sign-up form you consent to your data being used in accordance with the terms of this Privacy Policy.

What Personal Information Do We Hold and Process?

We hold the following types of personal information:

- information which you voluntarily provide to us which may include the following types of information (without limitation):
- your name, gender, telephone number(s) and e-mail address(es); and
- details of your current address and previous addresses at which you have lived
- details about your finances and credit history;
- your date of birth; and
- your current occupation, details of your current employer and details of your employment history;
- if you are a Tenant or Guarantor, information about you provided to us by third parties (such as our Customers, credit reference agencies, fraud prevention agencies and insurance reference agencies), which may include without limitation:
- all of the types of information listed above which you might have otherwise provided to us directly
- whether you have any adverse credit history;
- whether you have had any County Court Judgments or similar legal judgments against you;
- whether you have ever been declared bankrupt;
- details of any previous addresses at which you have lived;
- references given by your previous employers and/or landlords;
- details of previous insurance claims;
- copies of documents provided by our Customers such as your birth certificate, passport, utility bills, bank statement and drivers licence.
- information which we obtain from public sources, such as the voters roll.

For What Purposes Do We Hold and Process Personal Information?

We hold and process information which you provide to us:

- for our own administrative, sales, marketing and product/service development purposes;
- to enable us to provide the Services;
- subject to section 8 below, for direct marketing purposes; and
- for the prevention of fraud and money laundering;
- for debt recovery purposes;
- if you are a Tenant or Guarantor:
- to make credit decisions about you which may involve credit scoring;
- to make judgments about your suitability to rent a property or act as guarantor (as the case may be) and make recommendations about such matters to Customers.
- To send reference requests to referees

Unless we have your prior consent, we shall not sell, rent, trade or share any personal information which we hold except that:

- we may disclose information which is held by us where required to do so by law or in connection with legal proceedings;
- we may disclose aggregate statistics to third parties which are made up from statistics in respect of individual persons but these statistics will not include personally identifying information;
- we may disclose personal information to our legal, accounting, marketing or other professional advisers, our website hosts and our courier, postal or transport providers, and insurers (names and addresses only in the latter case) if you are a Tenant or Guarantor: -
- we may also disclose your personal information (including details about your Financial history and credit worthiness) to Customers;
- we may also disclose your personal information to credit reference agencies and fraud prevention agencies;
- we may also disclose your personal information to other agencies who maintain/compile databases of insurance claims and information for the purposes of sharing that information with providers of credit and insurance ("Insurance Reference Agencies"); and

- we may also disclose your personal information to insurers and/or insurance agents; we may disclose your personal information to third parties (such as your existing employer, previous employers, existing landlord and previous landlords) for the purposes of obtaining a reference about you from such persons;

if you are a Customer:

- we may also disclose your personal information to insurers and/or insurance agents;
- we may disclose your personal information to Tenants and Guarantors;
- we may disclose personal information to our agents and service providers; and

Should we wish to use your personal information for a purpose not permitted under this Privacy Policy, we will contact you to seek your consent.

We will ensure to take all reasonable steps to keep accurate and up to date any information which we hold about you. If, at any time, you discover that information held about you is incorrect, you should contact us info@maxgateproperties.co.uk to have the information corrected.

For How Long Do We Hold Personal Information?

We will not hold on to any personal information for any longer than is reasonably necessary for the purposes noted above.

What Procedures Do We Use to Protect Your Privacy?

We undertake to process the personal information which we collect in accordance with the principles of the Data Protection Act 1998 and other applicable laws relating to data protection which may be in force from time to time.

We have strict security procedures covering the storage and disclosure of your information (although we do not warrant that this is the case) in order to prevent unauthorised access. This means that we may ask for proof of identity before disclosing personal information to you.

We hold computerised and electronic personal information on computers and/or CD-ROMs held at the address noted below and/or servers which are managed remotely by Maxgate Properties. We also hold tangible (or 'hard copy') personal information at the address noted below. From time to time, certain CDROMs or tangible (or 'hard copy') personal information may be transported by us to or from the address noted below.

Our Website contains links to other websites. Equally, other websites may provide links to our Website. Please be aware that we are not responsible for the privacy practices of such other websites. We encourage you to read the privacy policies, if any, of each and every website which you use.

Please note that the Internet is not a secure medium. When submitting personal information to us using the Internet, your details may not be secure from access by third parties. The submission of personal information to us using the Internet is therefore made at your own risk.

You are entitled in law to receive a copy of personal information or data about you which is held by us on payment of £10 (or such other sum as may be prescribed by law from time to time).

We will also, on written request from you, amend any personal information which we hold about you. Where we amend the personal information which we hold about you, we will generally retain a copy of the previous version for our records. However, as noted above, we will not hold on to any personal information for any longer than is necessary for the purposes noted above.

Our contact details are as follows:

Maxgate Properties, 17 Weymouth Avenue, Dorchester DT1 1QT

Email: info@maxgateproperties.co.uk

Please note that, if you are under 16 years old, you must provide us with the name and address of your parent or guardian. We will let him or her know that you are providing us with personal information and seek any necessary consents from him or her.

What if you wish to object to our use of your personal data? If you do not consent to us using your personal information in the manner for the purposes described above, you must alert the managing agent or landlord immediately.

Important information for Tenants and Guarantors

Where you or an agent or landlord acting on your behalf (or, if you are a Tenant or Guarantor, or a Customer) voluntarily supply details of third parties to us (such as your existing or previous employers, and your existing or previous landlords), we may contact those third parties with a view to verifying any information which we have been provided about yourself.

You hereby agree that we or our agents may search the databases of third party data providers such credit reference agencies and Insurance Reference Agencies for the purposes described at section 3 above.

We may use your personal information to make credit decisions about you and/or to make judgments about your suitability to rent a property or act as guarantor (as the case may be) and make recommendations about such matters to Customers. To make or assist in the making of such decisions and recommendations, we may use a process call credit scoring and/or other automated decision making processes. Your personal details will be passed to our Customers, who may use that information to make similar decisions and recommendations about you. They in turn may pass your personal information to the landlord of the property which you propose (or, if you are the Guarantor, the Tenant whose obligations you are prospectively guaranteeing proposes) to rent.

As explained above, if you are a Tenant your personal details may be passed on to credit reference agencies and Insurance Reference Agencies. Such agencies may record the search and such information may be shared with credit grantors, insurers other persons making a search against you in future and be used for credit decisions and insurance decisions and fraud prevention.