

## Privacy Policy

You and your data – Kingston Newell Limited trading as Kingston Newell Estate Agents

### Privacy Notice

This document explains how we collect, use, secure, transfer and share your personal information. It also explains how you can instruct us if you prefer to limit the use of that information in accordance with the Data Protection Act 2018.

By agreeing to our Privacy Policy you consent to us collecting, using, disclosing and transferring that information as set out in this privacy policy.

#### 1. Who we are

Kingston Newell Limited is registered at 70 Bridge Street, Newport, NP20 4AQ. If you have any questions or concerns in relation to this Privacy Notice you can contact our Data Protection Officer at [sales@kingston-newell.com](mailto:sales@kingston-newell.com) or by writing to the Data Protection Officer at our registered address.

#### 2. Our legal grounds for handling your personal data

The UK's data protection laws allow us to use your personal data provided we have a lawful basis to do so. This includes sharing it in certain circumstances, as described below.

We consider we have the following reasons (legal bases) to use your personal data:

**Performance of contract with you:** we need to use your personal data to be able to successfully legally contract with you.

**Compliance with our legal obligations:** we need to use your personal data so as to comply with certain legislation such as financial crime legislation.

**Legitimate interests:** these are our business and commercial reasons for using your data, which we have balanced against your interests. We have certain legitimate interests in using your data which are not outweighed by your interests, fundamental rights or freedoms. These legitimate interests include financial crime, fraud, money laundering, network and information security, suppressions and managing opting out of communications, profiling, direct marketing, monitoring, web analytics, cloud storage, acquisitions, updating customer details, lettings, sales, financial services and other core products and services provided by Kingston Newell Limited.

**Your consent:** we may also use your data when you consent to it. You can withdraw this consent at any time, in which case we will cease to use it, unless we have a right and a need to continue processing it for one of the other reasons set out above.

#### 3. The personal data we collect about you

If you are purchasing, renting, selling, letting or financing a property through Kingston Newell Limited, we collect and use your personal data in order for us to provide you with our services. We will also collect and use your information when you enquire or register for property, products and services provided by Kingston Newell Limited. The information that you provide will allow us to process your enquiry, and provide relevant products and services that we identify as suiting your needs.

The personal data we collect and use can include:

Identity Data including forenames, last name, maiden name, date of birth, gender, marital status, and username or similar identifiers

Contact Data including home address, billing address, email address and telephone numbers

Financial Data including banks statements, payment card details, savings, debts such as loans and credit cards, income & expenditure, employer & pension benefits, and other assets

Special Category Data including medical history

Transaction Data including payments to and from you and other services or products you have purchased through us

Documentary Data including passport, drivers licence or birth certificate, payroll records and tax status information

Technical Data including internet protocol (IP) address, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices used to access our websites

Profile and Usage Data including purchases made by you, feedback and survey responses, and how you use our website, products and services

Marketing and Communications Data including your preferences in receiving marketing from us and our business partners and your communication preferences

#### 4. How we collect it

When you interact with our staff, advisers and appointed representatives: including sourcing and applying for products and services and throughout the course of our dealings.

When you talk to us: on the phone, or in person including call recordings and voice messages. We may monitor or record calls with you to check we have carried out your instructions, to resolve queries or disputes, to improve the quality of our service or for regulatory and fraud prevention purposes.

In writing: for example letters, emails, texts and other electronic communications etc.

Online: for example when you use our website, app, finance portal and web form enquiries.

From third parties: for example estate agents, developers, and financial advisers who may introduce you to us:

Data from credit reference agencies, most likely either to be Equifax or Experian

Data from fraud prevention agencies

Data from the Criminal Records Bureau

Publicly available information: for example, from the Land Registry, companies house, insolvency service, the electoral register, other information available online or in the media, including social media

Data from your employers and medical data where relevant\*

Data from your representatives where relevant: for example your legal and financial advisers such as lawyers and accountants\*\*

Sanction checks and PEP (politically exposed person) checks from our outsourced providers, Equifax, Veriphy.

\*In certain circumstances we will ask you to provide us with medical information in order to assess and apply for suitable insurances. You will be asked to consent to the provision of this information before entering into a contract.

\*\*We may also require a statement signed by an independent qualified accountant as to your financial worth which may include information such as your gross and net worth, your assets and liabilities and information as to your available collateral or security. You will be asked to consent to the provision of this information.

#### 5. Why personal data is collected by us

We analyse and assess your data to fulfil our contractual obligations as well as maintain and develop our relationships with you. Where you consent, we will also use your personal information to keep you informed about suitable products and services provided by Kingston Newell Limited and carefully selected third parties, such as solicitors and surveyors.

The table below gives examples of the ways that we plan to use your personal data and the purposes for which we will use your personal data. We will only use your personal data for the purposes for which we have collected it. If we need to process your personal data for a different purpose that is not compatible with the original purpose that we collected your personal data, we will let you know.

We may process your personal data for a different purpose and without your consent where it is necessary for us to comply with our legal obligations.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To contact you	Identity Contact Marketing and Communications	Consent  Necessary for our legitimate interests (for running our business, to recover debts due to us, to keep our records updated)

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To carry out our obligations arising from any contracts entered into between you and us to provide with you the information, products and services you request from us	Identity Contact Financial Transaction Marketing and Communications Documentary Special - in respect of Insurance products only.	Performance of a contract with you
To provide customer support including tenancy support	Identity Contact	Performance of a contract with you
To facilitate and to enable you to view a property	Identity Contact	Performance of a contract with you  Necessary for our legitimate interests (for running our business and to develop and grow our business)
To comply with the requirements imposed by law or any court order	Identity Contact Technical Usage	Necessary to comply with our legal obligations
Where you have viewed through us, we may disclose your name to a landlord or vendor where we have been dis-instructed, in order to avoid a potential commission dispute	Your name	Necessary for our legitimate interests (to protect our entitlement to a commission and to avoid commission disputes wherever possible)
To provide you with information about other goods and services	Identity Contact	Necessary for our legitimate interests (to develop our

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
that we offer which we feel may interest you	Technical Usage	products/services and grow our business)
To permit selected third parties to provide you with information about goods or services which we feel may interest you	Identity Contact Technical Usage	Consent
To assist us in the improvement and optimisation of advertising, marketing material and content, our services and the website	Identity Contact Financial Transaction Marketing and Communications	Necessary for our legitimate interests (to develop our products/services and grow our business and provision of administration and IT services)
To notify you about changes to our service	Identity Contact	Performance of a contract with you  Necessary to comply with our legal obligations  Necessary for our legitimate interests (to keep our records updated)
To verify your identity	Identity Contact Financial Transaction	Necessary to comply with our legal obligations  Necessary for our legitimate interests (for running our business and to

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
		prevent fraud and money laundering)
As part of our efforts to keep our site safe and secure and to prevent or detect fraud	Identity Contact Financial Transaction	Necessary to comply with our legal obligations  Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)
To apply for decisions in principle for mortgage products and/or general insurance products on your behalf	Identity Contact Financial Transaction Marketing and Communications Documentary Special - in respect of Insurance products only.	Performance of a contract with you

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested. We, and fraud prevention agencies, may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

From time to time we may provide your information to our business partners, third parties, and customer service agencies for research and analysis purposes so that we can monitor and improve the services (or as the case may be) we provide. We may contact you by post, e-mail or telephone

(or as required) to ask you for your feedback and comments on our services (or as the case may be). From time to time we may contact you about goods or services that may be of interest to you.

#### 6. When your personal data is shared

In order to fulfil the terms of our contact with you your personal data may be shared with our business partners, product providers such as lenders and insurers, advisers, agents, sub-contractors, lawyers and by any of our or their subsidiary or associated companies.

We may also share your personal data with credit reference agencies, fraud prevention agencies, law enforcement agencies, regulators such as the Financial Conduct Authority, the Financial Ombudsman Service, the UK Financial Services Compensation Scheme, any agent that you have given us authority to communicate with and persons you ask us to share your data with, companies that we introduce you to, market researchers and customer service agencies for the purposes set out above.

If, in the future, we sell, transfer or merge all or part of our business or assets, including the acquisition of other businesses, we may share your data with other parties. We will only do this if they agree to keep it safe and private and to only use it in the same ways as set out in this notice.

#### 7. When your personal data is transferred outside the European Economic Area (EEA)

If your personal data is transferred outside of the EEA, we will impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the EEA.

#### 8. Your Rights

Your personal data is protected by legal rights, which include your right to

object to our controlling and processing your personal data;

object to our sharing of your personal data with others or with certain organisations;

request that your personal data is erased or corrected or that its processing be restricted;

request access to your personal data and for it to be given to you in a portable format;

request that we transfer your personal data to another lender;

request that we confirm what personal data we currently control and/or process in relation to you.

For more information or to exercise your data protection rights, please contact us using the contact details for us given above.

There will be legal or regulatory reasons why we need to keep or use your data, but please tell us if you think we should not be processing your data.

If you are unhappy about how your personal data has been used by us please contact us and we will send to you our complaints policy. You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data. You can contact them at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, on 0303 123 1113 (local rate number) <https://ico.org.uk/global/contact-us/>

#### 9. Data Security

Once we have received your personal data we will use reasonable and necessary procedures and security features to try and prevent unauthorised access. For example, we limit who can access your personal data to those individuals and third parties who need to know it and who are subject to a duty of confidentiality. If we become aware of a data breach we will notify the Information Commissioner's Office. If we believe that the data breach is serious, we may notify you in accordance with our legal requirements.

#### Data Retention

We hold on to your personal data whilst you use our services, continue to provide consent, or whilst we provide services connected to you and for at least seven years thereafter, for legal, regulatory and accounting purposes. If we need to hold on to your personal data for longer, we take into consideration the potential risks in continuing to store your data against why we might need to keep it. In some circumstances we might anonymise your personal data so it is not associated with you, and we may then use this information indefinitely.

#### How long your personal data will be kept

We will hold your personal data for differing periods of time depending upon the reason we have for processing it.

Record of successful mortgage/protection applications	6 years from the end of the product contract
Fact-Find only, Failed or Incomplete Mortgage/Protection Application	2 years from the date of fact-find or from the last application
Decision in Principal	2 years
Referrals from third parties such as Estate Agents that do not result in a mortgage or protection application	2 years
Referrals to Third Parties, such as Conveyancing, Bridging and Commercial Finance	3 years

After these retention periods, if there is no other on-going client relationship your personal data will be securely deleted, or anonymised so that it can be used for research and statistical purposes but without any method of identifying you individually.

Updated March 2019