

PRIVACY POLICY

Landlord Smart Broking Services:

Personal information which you provide to us may be used for business purposes including:

1. To keep records of your needs and requirements.
2. To prepare enquiries and applications you may request that we submit to finance companies.
3. For accounting and regulatory purposes

We may share information about you with credit reference agencies, finance companies and other businesses to help them make lending decisions and for fraud prevention. If you decide to arrange a finance agreement using our services, we will keep your data until one calendar year after the end of the contract. If you do not arrange a finance agreement using our services, we will keep your data until one calendar year after your enquiry.

Landlord Smart Ltd is committed to privacy protection. Our privacy policy is set out below and tells you how we use and protect the personal data that you provide to us or that we collect about you, in accordance with the General Data Protection Regulation (GDPR), the Data Protection Act 2018 (when enacted) and any other national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK (Data Protection Legislation). This includes when you use our web site, when we provide services to you, when you make a lease finance or other funding application to us, and when you ask us for information. It also tells you about your privacy rights and how the law protects you; but nothing in this privacy policy limits your statutory rights in relation to your personal data.

1. Who will hold your information?

Landlord Smart Limited, a company registered in England under number 10243079 whose registered office is at 6 Brookhill, Stevenage SG2 8RR, England, is the owner and operator of this web site ("Landlord Smart", "we", "us" or "our"). For the purpose of the Data Protection Legislation, we are the "data controller". This means that we are responsible for deciding how we hold and use personal information about you. We are required under the Data Protection Legislation to notify you of the information contained in this privacy policy.

2. The information about you which we collect

2.1 The information about you which we will collect may include:

2.1.1. Personal identifier information including your name, date of birth, and passport details..

2.1.2 Personal contact details such as your name, address, email address, telephone numbers and fax numbers.

2.1.3 Details about a lease finance or other funding application made by you or by a borrower with which you are connected (whether as a guarantor, director, shareholder, beneficial owner or in some other capacity);

2.1.4 Information about your personal assets, liabilities, income, outgoings and related financial information relevant to funding decisions (whether made by us or by a lender or by a third party on behalf of a lender) including property ownership details; and

2.1.5 Information to assist in the operation of our services including your IP address, operating system and browser type. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

2.2 We may also need to collect information about you to meet our legal obligations including under anti-money laundering regulations such as proof of identity, proof of address, recent bank statements, pay slips and financial accounts.

3. Sources of the information we hold about you

3.1 We may receive information about you directly when you submit information to us in connection with a lease finance or other funding application made by you or by a borrower with which you are connected for example when our or a funder's application forms require it.

3.2 We may receive information about you directly when you submit information to us through our website for example by filling in forms on our website. We may also ask you for information when you report a problem with our website.

3.3 We may collect information about your computer, or other electronic device and browsing actions by the use of Cookies when you visit our website.

3.4 If you contact us by email, telephone or in writing, we may keep a record of that communication and, if you submit personal data to us during that communication, for example your contact details and your interests in our services we will keep a record of that information.

3.5 If you meet us or one of our representatives at an event or visit our office and provide personal data to us at that time, for example your contact details and your interests in our services we will keep a record of that information.

4. How We Use Your Personal Data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform a contract we have entered into or are about to enter into with you, including a brokers agreement or a lease finance agreement.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

Generally we do not rely on consent as a legal basis for processing your personal data other than in relation to sending marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting us.

5. Purposes for which we hold and use your information

We may use your information for those purposes outlined below:

5.1. To record your details as a person interested in receiving services or information from us or from a lender with whom we have a broking relationship;

5.2 To verify your identity and to respond to any query that you may raise with us; 5.3 To provide our services to you;

5.4 To verify the accuracy and completeness of the information you have provided by conducting independent checks and by conducting credit checks;

5.5 To determine your suitability to receive lease finance from us or from a funder with whom we have any broking relationship (or, if you are not the borrower, to determine your suitability to act as a guarantor for the borrower, or otherwise to determine the suitability of the borrower to borrow from us or from a funder with whom we have a broking relationship):

5.6 To enter into and perform a contract with you including a broking agreement or a lease finance agreement;

5.7 To provide relevant information to you;

5.8 To manage our relationship with you and to administer and maintain our records;

5.9 To meet our legal obligations; and

5.10 To ensure that our service continues to be the most appropriate service for your needs and that content from our website is presented in the most effective manner for you and your computer.

5.11 We may use your data to provide you with information about those of our services which may be of interest to you and we may contact you about these by email, post or telephone. If you are an existing customer, we will only contact you by electronic means, email or SMS with information about services similar to those which were the subject of a previous enquiry or contract with you. If you are a new customer we will contact you by electronic means only if you have consented to this. If you no longer want us to use your data in this way, please tick the relevant box situated on the Contact Us form on this Website or write to us at the address below.

5.12 Your information may be used by Landlord Smart for the purpose of research and statistical analysis and internal customer service monitoring.

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so. Please note that we may process your personal information without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

6. Data Retention Periods

6.1 We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

6.2 To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

6.3 In some circumstances you can ask us to delete your data: see 'Your Rights' below for further information.

6.4 In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

7. Sharing Information

We will share your personal information with third parties where required by law, where it is necessary to administer our relationship with you or where we have another legitimate interest in doing so.

7.1 We may share your personal data with the parties set out below for the purposes described above ('Purposes for which we hold and use your information'):

7.1.1 Landlord Smart may disclose information to its group companies in connection with the provision of our services to you;

7.1.2 Landlord Smart may share your personal information with providers of lease financing with whom it has a broking relationship. Any such funder will act as data controller and will process your personal data for its own purposes in accordance with its own privacy policy.

7.1.3 We may disclose information to third parties who will or may provide services to you or to us related to our own services to you including suppliers of products the subject of any proposed lease finance or other funding application, our solicitors, accountants and other professional advisers. All our third party service providers are required to take appropriate security measures to protect your personal information. We do not allow our third party service providers to use your personal data for their own purposes. We only permit them to process your personal data for our specified purposes and in accordance with our instructions, which are all as described in this privacy policy.

7.1.4 We may disclose information to a Court, regulatory body or law enforcement agency;

7.1.5 We may share personal data with third party companies and organisations contracted by us to help supply, maintain or facilitate our website including IT support teams;

7.2 None of these third parties will be located outside of the European Union.

7.3 We may share your personal information with other third parties (including our advisors and any prospective purchasers and their advisor) in the context of a possible sale, merger, restructuring or financing of or investment in our company or any of our businesses. In this event we will take appropriate measures to ensure that the security of your personal data continues to be ensured in accordance with this Privacy Policy and applicable data protection legislation. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.

8. Keeping information up to date and secure

8.1 If any of the information that you have provided to Landlord Smart changes, for example if you change your email address or other contact details, please let us know the correct details by sending an email to enquiries@landlordsmart.co.uk or writing to us at the address below.

8.2 Landlord Smart is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorised access, use or disclosure. For example, we store the personal information you provide on computer systems with limited access and which are located in controlled facilities. If we transmit highly confidential information over the Internet, we protect it through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

8.3 As stated above, we have in place a level of security appropriate to the nature of the data and the harm that might result from a breach of security. However, all publicly accessible websites are susceptible to malicious practices, and we accept no liability if security is breached.

9. Your rights

9.1 You have certain rights under data protection legislation in relation to the information that we hold about you. These rights include the rights set out below:

9.1.1 You are entitled to request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

9.1.2 You are entitled to request that Landlord Smart stops using information about you for the purpose of direct marketing i.e. the communication to you by whatever means of any advertising or marketing material;

9.1.3 You are entitled to require us to ensure that no decision taken by or on behalf of Landlord Smart which significantly affects you is based solely on the automated processing of your information, for the purpose of evaluating such matters as, for example, your creditworthiness, reliability or conduct.

9.1.4 You are entitled to require a correction of errors in the personal information held about you. We may need to verify the accuracy of the new data you provide to us, and if we disagree that information is inaccurate you are entitled to apply to ask the court for an order that such erroneous information be rectified, blocked, destroyed or erased. This enables you to have any incomplete or inaccurate data we hold about you corrected, though.

9.1.5 You are entitled to request the erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. Please note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

9.1.6 You are entitled to object to the processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms.

9.1.7 You are entitled to request a restriction of the processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

9.1.8 You are entitled to request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

9.2 You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

9.3 We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

9.4 We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

10. 16 & under

We do not wish to collect any personal information from persons 16 or under. If you are under 16, please do not use our services and do not supply any information to us.

11. Changes to this Privacy Policy

If we change our privacy policy we will post the changes on this page and we may place notices on other pages of the website, so that you may be aware of the information we collect and how we use it at all times.

12. Contact Details for Landlord Smart

If you would like to contact us with any queries or comments regarding our privacy policy, please send an email to: enquiries@landlordsmart.co.uk or write to: 6, Brookhill, Stevenage, SG2 8RR FAO N. Woods. You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.