

Bond & Sherwill Privacy Notice

The Bond & Sherwill privacy notice provides information on how Bond & Sherwill Ltd and its, branches or representative offices and any third-party providers collect, use, secure, transfer and share your information.

Bond & Sherwill Head office is at

134 Brighton Road, Coulsdon, Surrey.CR5 2ND

Types of Information Collected by Bond & Sherwill and their third-party providers may include some or all the following.

1. First Name	21. How many Dependants	41. Personal /Secure Loan Details	61. IP Address
2. Middle Name	22. Dependants Name	42. Personal Debt Details	62. Cookies
3. Surname	23. Dependants DOB	43. Personal Expenditure	63. Marital Status
4. Previous Name	24. Primary ID *	44. Existing Mortgage Details	64. Salary
5. Date of birth	25. Address ID *	45. Existing Insurance Details	65. Accountant Details
6. Present Address	26. Bank Statements *	46. Email Address	66. Previous employer's details
7. Residential Status	27. Credit Card Statements *	47. Phone Numbers	67. Employers Address
8. Previous Addresses	28. Mortgage Statements *	48. New Property Details	68. Employers Phone number
9. Landlord Details	29. Proof of Deposit	49. Solicitor Details	69. Health
10. Nationality	30. Payslips *	50. Estate Agent Details	70. Ethnicity
11. NI Number	31. Self Employed Accounts *	51. New Mortgage Details	
12. UK National	32. Employers Name	52. Insurance Details	

Methods of Collection

Bond & Sherwill collects information which is relevant to the service being provided by them or by one of their third-party providers. This information may be provided by/collected from one or more of the following

- . Yourself
- . Next of Kin
- . Business associates
- . Family Member/Partner/Spouse
- . Employers

- . Other trusted sources which may include one or more of the following
 - . Government/Land Registers
 - . Credit reference/Default Agencies
 - . Insurance Companies
 - . Financial Institutes
 - . Law Firms
- . Through consent to third party companies disclosing information about you to us that they have collected

Information will generally be collected via the use of our forms, over the internet, via email, face to face within our branch or during a telephone conversation with you. Personal Information may also be collected through our affiliates or suppliers

In addition to the above you may choose to submit your information directly to Bond & Sherwill via several methods which could include one or more of the following methods

- . Through Bond & Sherwill's and their affiliate's websites
- . In response to marketing or other communications
- . By signing up for a service offered By Bond & Sherwill
- . By your participation in a promotion or an offer
- . In connection with an employment or Business relationship with us

You may also agree to third parties disclosing information about you to us that they have collected from you

Bond & Sherwill, our service providers and business partners may collect information by using automated means, such as web beacons and cookies. The information that is collected may include IP address, browser type, operating system, referring URLs and information on actions taken or interaction with our digital assets

“Your rights and Choices “section of our privacy Notice specifies your ability to opt out or limit the usage of the information collected.

Purposes of Collection

Generally, we will collect, use, and hold your information for the purposes of:

Assessing applications for and providing Bond & Sherwill and its affiliated Companies products / services

Processing payments/transactions including: Accounting, Authorisation, Clearing, Chargebacks, Auditing, Billing, Reconciliation, Collecting, Complaints, Enquiries, Credit checks and related dispute resolutions

Protect against and prevent fraud, unauthorised transactions, money laundering (please see below), tax evasion, claims, other liabilities and manage risk exposure and agent /franchise quality, integrity, compliance, and security of business processes

Create and manage any accounts, associated authentication criteria (id's and passwords) you may have with Bond & Sherwill

Provide, administer, and communicate with you about Bond & Sherwill products, services, offers, programs and promotions, their issuers, acquirers, retailers, and partners.

Compile business directories, including business contact information

Operate, monitor, evaluate and improve our products, services, websites, mobile applications, other digital assets, and business.

Managing communications, assess effectiveness and optimisation of advertising

Functionality of our websites, mobile applications other digital assets

Evaluate your interest in employment and contact you regarding possible employment opportunities

Enforce Bond & Sherwill "Terms of Use", other legal rights as may be required by applicable laws and regulations or requested by any judicial process or governmental agency having or claiming jurisdiction over Bond & Sherwill or its affiliates.

Comply with industry standards and Bond & Sherwill policies

Anti-Money Laundering

. In addition to help you with a property related service we must comply with certain regulations for example the “Money Laundering, Terrorist financing and Transfer of Funds (Information on the Payer) Regulations 2017 (referred to as “the Regulations).” Bond & Sherwill are required to obtain certain information from you to comply with regulations. The information provided will only be used by Bond & Sherwill in relation to comply with the Regulations and will not be shared with any other party outside of the company unless we are required to do so under law.

. If you decide to enter into a business relationship with Bond & Sherwill Estate Agents to comply with certain regulations.

. We will require two separate Identification documents one primary and one secondary document even if it appears on both lists. The information may be required at various stages of the process depending whether you are:

. Purchasing or Selling

. Primary documents - proof of ID

. Valid full UK Driving licence (Non photo, paper) issued before 1998

. Valid EU/EEA/Switzerland photo driving licence.

. Valid EU/EEA/Switzerland national Identity Card.

. Valid UK Armed Forces ID Card.

. Valid UK Biometric Residence Permit (copy of both sides.)

. Valid Blue disabled drivers pass. (With photo)

. Valid Freedom Pass

. Valid Local Authority Bus Pass

. Valid passport with MRZ

Department for Works & Pensions letter confirming pension details including National Insurance Number dated within the last 12 months.

Secondary documents - proof of residence (home.)

. Valid full UK photo driving licence.

. Valid full UK Driving licence (Non photo, paper) issued before 1998

. Local authority council tax bill (dated within the last 12 months).

. UK Bank / Building societies statements/bills showing activity, dated within the last six mths. Including account number and sort code. (Internet printed acceptable.)

. UK mortgage statement (dated within the last 12 months.) (Internet printed acceptable.)

. Utility bill dated within the last 6 months including - Electricity bill (with MPAN number), Landline, Gas, Satellite TV, Water. (Internet printed acceptable.) (Not mobile phone bills.)

. Her Majesty's Revenue and Customs (HMRC) Inland Revenue (IR) Coding / assessment / statement (dated within the last 12 months) with National Insurance number.

. Department for Works & Pensions letter confirming pension details and NI Number. (Dated within the last 12 months)

We reserve the right to employ third party electronic verification for the purpose of verifying identity. This search will not affect your credit rating

Lawful basis of processing

Bond & Sherwill processes your information under the following

- . Performance of a contract: where you enter a contract with Bond & Sherwill, and we need to process your information as part of this contract
- . Legitimate interests: some information is processed by Bond & Sherwill as part of its legitimate interests which include: Fraud, risk assessment, due diligence, 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 service provided by the data controller
- . Public interest: some information is processed in accordance public interest such as relocations
- . Consent: where we process information under consent, we will seek your clear and unambiguous consent prior to processing your data

Information We Share

We do not sell or otherwise disclose personal information we collect about you, except as described in this Privacy Notice or as indicated via the consent process at the time the data is collected. We share the information we collect with, but not limited to:

- . Landlords and landlord associates and sub processors
- . Vetted affiliates and partners / Financial Institutions / Insurance Companies for business facilitation to provide required services, such as mortgages, insurance cover etc.
- . Formally contracted service providers to perform services on our behalf:
- . Hosting Datacentres, Infrastructure, Applications (Development / Support) , Cloud Services (Software as a Service – SaaS, Platform as a Service – PaaS , Infrastructure as a Service – IaaS)
- . Helpdesk, Call Centres etc.

We contractually require these service providers to safeguard the privacy and security of personal information they process on our behalf and authorise them to use or disclose the information only as necessary to perform services on our behalf or comply with legal requirements

Credit agencies, Land Registry Office, Her Majesty's Revenue and Customs (HMRC), Financial Conduct Authority (FCA) and other relevant regulatory bodies

Additionally, we may share information about you, if required legally, to prevent harm or financial reputation loss, for investigation of suspected or actual fraudulent or illegal activities.

Perspective employers requesting references via your written consent

- . Councils
- . Law Firms

On websites, features can be accessed where we partner with other entities that are not affiliated with Bond & Sherwill. These include social networking, geo-location tools etc. are operated by third parties (indicated appropriately) who may use or share personal information in accordance with their own privacy policies. It is recommended that you review the third parties' privacy policies if you use the relevant features.

Bond & Sherwill reserve the right to transfer your information in the event of a sale or transfer (wholly or partially) of our business or assets, with reasonable efforts for the acquirer protect / use your information consistent with our Global Privacy Notice. You can exercise your rights to contact the acquiring entity with questions concerning the protection and processing of your information.

How long do we keep information for?

We will keep information for a reasonable amount of time in order to perform the purposes listed above. We only keep your information for as long as necessary. We generally keep personal information for seven years after last contact with you. However, Bond & Sherwill reserves the right to keep information for longer if we feel that this is in the legitimate interests of Bond & Sherwill

International Data Transfers

Bond & Sherwill may transfer the personal information collected about you to recipients in countries other than the country in which the information was originally collected. Those countries may not have the same data protection laws as the country in which you initially provided the information. When we transfer your information to other countries, we will protect that information as described in this Privacy Notice or as otherwise disclosed to you at the time the data is collected

Profiling

For the purposes of business conduct, enhancement, identification of fraud, money laundering and other potential un-authorised activities, Bond & Sherwill engages profiling activities via direct use or anonymization of sensitive personal information.

Direct Profiling

Direct profiling is engaged for the fair and lawful purposes, to provide Bond & Sherwill the ability to enforce Bond & Sherwill “Terms of Use”, legal reporting as may be required by applicable laws, regulations, policies / standards or requested by any judicial process or governmental agency having or claiming jurisdiction over Bond & Sherwill or its affiliates; including, but not limited to:

- . Benchmarking employees: appraisals, performance, bonus payments, disciplinary actions, improvement plans, promotions, and awards.
- . Background checks for existing and new employees, clients, business partners, affiliates
- . Financial Viability analysis / reports
- . Business partner / client portfolio position, performance, risk positions
- . Anti-money laundering
- . Tax reporting
- . Credit defaulting / exposure

Indirect Profiling

Indirect profiling via anonymization of personal information is also used for preparing and furnishing aggregated data reports showing anonymised information, including, but not limited to, the following:

- . Compilations, analyses, analytical and predictive models and rules, and other aggregated reports for the purpose of advising our partners / affiliates and servicing institutions, retailers and other customers regarding past and potential future patterns of service usage, spending, fraud, and other insights that may be extracted from this data.
- . Compiling and communicating promotional and marketing information about products and services that Bond & Sherwill, affiliates and other organisations that we have affiliations with have and that may be of interest to you.
- . Conducting market research
- . Facilitating our internal business operations, including the fulfilment of any legal requirements.

Your Rights and Choices

Your rights regarding the sensitive / personal information we maintain about you enable you to exercise choices about what personal information we collect from you, how we use that information, and how we communicate with you.

Removal from Our Database

In the event that you no longer wish to receive any communications from Bond & Sherwill or their affiliated third party companies please visit www.bond-sherwill.com click on the contact tab and supply your details along with a message upon receipt we will remove your details to ensure you have no further contact from Bond & Sherwill Ltd

Access and Correction

You may have the right to:

- . obtain confirmation that we hold personal information about you
- . request access to and receive information about the personal information we maintain about you
- . receive copies of the personal information we maintain about you

The right to access personal information may be limited in some circumstances by local law requirements.

To exercise these rights, please contact us as set forth below.

Update and correct inaccuracies in your personal information

If you feel that the information, we hold about you is incorrect or inaccurate you can contact us outlining the information you feel is incorrect or inaccurate

If we refuse to correct your personal information, we will provide you with a written notice that sets out the reasons for our refusal (unless it would be unreasonable to provide those reasons) and provide you with a statement regarding the mechanisms available to you to make a complaint. We will provide you with access to information we hold about you:

Object to the processing of your personal information

If you would like to object to any processing of your information by Bond & Sherwill you can contact us outlining what processing of information you would like to object to.

Have the information blocked, anonymised, or deleted

If you would like Bond & Sherwill to delete, block or anonymise information we hold about you, you can contact us outlining what information you would like deleted, blocked or anonymised.

To update your preferences, ask us to remove your information from our mailing lists or submit a request to access, update, correct or delete your personal information, please contact us as specified in the “How to Contact Us” section below.

Opting out of Marketing

You can at any time tell us not to send you marketing communications by

. Unsubscribing via the “Unsubscribe link” within the marketing email that you receive from us or contact Bond & Sherwill as indicated below.

Withdrawal of Consent

If we obtain your information by consent you have the right to withdraw the consent that you previously gave to us

The right to consent removal may be limited in some circumstances by law requirements and you will be informed appropriately.

How to contact us

If you wish to make a complaint about a breach of your personal information or
If you would like to update your information or preferences, you provided to us

You can mail email: privacy@bond-sherwill.com

Or write to us at:

Mr Harding Data Protection Officer
Bond & Sherwill
134 Brighton Road
Coulston
Surrey
CR5 2ND

IN-HOUSE COMPLAINTS PROCEDURE

We are committed to providing a professional service to all our clients and customers. When something goes wrong, we need you to tell us about it. This will help us to improve our standards.

If you have a complaint, please put it in writing, including as much detail as possible. We will then respond in line with the timeframes set out below (if you feel we have not sought to address your complaints within eight weeks, you may be able to refer your complaint to the Property Ombudsman to consider without our final viewpoint on the matter).

What will happen next?

- We will send you a letter acknowledging receipt of your complaint within three working days of receiving it, enclosing a copy of this procedure.
- We will then investigate your complaint. This will normally be dealt with by the office manager who will review your file and speak to the member of staff who dealt with you. A formal written outcome of our investigation will be sent to you within 15 working days of sending the acknowledgement letter.
- If, at this stage, you are still not satisfied, you should contact us again and we will arrange for a separate review to take place by a senior member of staff.
- We will write to you within 15 working days of receiving your request for a review, confirming our final viewpoint on the matter.
- If you are still not satisfied after the last stage of the in-house complaint procedure (or more than 8 weeks has elapsed since the complaint was first made) you can request an independent review from The Property Ombudsman without charge.

**The Property Ombudsman
Milford House
43-55 Milford Street
Salisbury
Wiltshire
SP1 2BP**

01722 333 306

admin@tpos.co.uk

www.tpos.co.uk

Please note the following:

You will need to submit your complaint to The Property Ombudsman within 12 months of receiving our final viewpoint letter, including any evidence to support your case.

The Property Ombudsman requires that all complaints are addressed through this in-house complaints procedure, before being submitted for an independent review.