

Privacy policy

This website is brought to you by Veri-Check Limited ('we' or 'us'). We take the privacy of our website users very seriously.

At Veri-Check we are committed to ensuring that your privacy is protected. This privacy statement should be read in conjunction with our terms and conditions and any other notice referred to it. By using the website you are accepting the terms of this privacy policy, which explains the type of personal data we hold, how we collect personal data, the purposes for which it will be used and the procedures we have in place to protect your data securely, and how you can manage our utilisation of your information or terminate usage. Please read the statement carefully to ensure that you are aware of our practices and policies regarding your personal data and how we will handle this data.

All your information is collected and handled lawfully in accordance with the General Data Protection Regulations 2016, Veri-Check is data controller and/or data processors in respect of the personal data processed when you visit our website, and use our telephone services. If you have any questions or concerns in relation to this Privacy Notice you can contact our Data Protection Officer at privacy@veri-check.co.uk or by writing to the Data Protection Officer, Veri-check Ltd, 4a Berkeley Business Park, Wainwright Road, Worcester, WR4 9FA.

Your consent and acceptance of this Privacy Policy

In using any of our websites or services you acknowledge and agree that some of the data that Veri-Check processes may amount to sensitive personal data under the General Data Protection Regulations 2016 (GDPR) Your continued use of the website amounts to agreement that Veri-Check may process such data

Veri-Check, its subcontractors and agents will apply appropriate technical and organisational measures to prevent the unauthorised processing of personal data and protect against accidental loss of or damage to personal data.

Changes to this Privacy Policy

From time to time, we may add or change functions, features or services offered by advertisement online or offline and at our website/s. This, and our commitment to protecting the privacy of your personal information, may result in periodic changes to this Privacy Policy. As a result, please remember to refer back to this Privacy Policy regularly to review any amendments. We will use information in accordance with the privacy policy under which the information was collected.

This privacy notice was last amended 25th May 2018. It supersedes any earlier version. This website is not intended for use by children.

By using any of our websites or our Services, you unconditionally agree to be bound by this Privacy Policy.

Third-party links

This website may include links to third party websites, plug-ins or applications which may allow third parties to collect or share your personal data. We are not responsible for their use of your personal data and privacy practices and cannot control it. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every website that collects personally identifiable information. This privacy statement applies solely to information collected by Veri-Check.

What Information we may collect and how we use it

Veri-Check collects and processes personal data from your website visits, requests for services and phone calls. As a business we collect, use, store and transfer different types of personal data depending on who you are.

If you are requesting our referencing services for your business or utilising our associated additional services, or are a tenant or guarantor being referenced for a tenancy we will collect and use your personal data in order for us to provide you with our services, or fulfil our service obligations to you as our customers.

The personal data we collect and use may include:

- Identity Data (name, marital status, title, date of birth, gender, username and password, purchases made by you, your interests and preferences, feedback and survey responses)
- Contact Data (billing address, delivery address, email address and telephone numbers)
- Financial Data (bank account and payment details)
- Transaction Data (details about payments to and from you and other services you have purchased through us)
- Technical Data (internet protocol address, login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform, identification number, online identified, location data and other similar identifying information required for the customer's device(s) to communicate with websites and applications on the internet)
- Usage Data (how you use our website products and services, the full uniform resource locators clickstream to, through and from our site (including date and time), download errors, lengths of visit to certain pages, page interaction information, methods to browse away from the page and any phone numbers you use to call us)
- Marketing and Communications Data (your marketing preferences from us and our third parties and your communication preferences)

We also may collect and use Aggregated Data. For example, when you visit our website we may aggregate data about your usage to tell us about how certain features on our website are used. This is not usually classified as personal data as whilst it derives from personal data (in the example, it is derived from your Usage Data) it does not reveal your identity to us. If we do link this Aggregated Data to your personal information, it will be treated as personal data in line with this policy.

We will use your personal data for the purposes described in the data protection notice and declaration that was provided to you at the time your data was obtained. These purposes include:

- Identify you each time you visit a website or wish to have a service provided;
- Process and send requests by you, such as email and text updates.
- Improve our Services and Website, and carry out market analysis and customer profiling.
- Customise the information you receive from us via registration process, and which support any specific requests for information you may make through keyword searches;
- Send you information we think you may find useful, including information about new and existing Veri-Check services, offers and newsletters.
- To consider any application for products or services that we receive from you.
- To assist in making decisions on any claims you may make.

- To help prevent fraud or loss.
- Compile customer testimonials that may be repeated on advertising material online or offline but without mention of your email or contact details. marketing - see 'Marketing and opting in' below.
- Credit scoring and credit checking—see 'Credit checks' below.
- To notify you of any changes to this website or our services which may affect you.

How your personal data is collected

We use different methods to collect data from and about you including through:

Direct interactions

You may give us your Identity, Contact and Financial Data by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you:

- apply for our services;
- create an account via our website;
- subscribe to our service or publications;
- request marketing to be sent to you;
- contact us through social media;
- walk-in to our office or telephone our sales and support team
- enter a competition, promotion or survey; or
- give us some feedback.
- Complete an online or hard copy referencing application form as a tenant or guarantor applicant
- Are detailed as a referee on a tenant or guarantor application form for the purpose of gaining a reference on an applicant tenant or guarantor

Third parties or publicly available source

We may receive personal data about you from various third parties and public sources as set out below:

- Contact, Financial and Transaction Data from providers of payment services such as Mastercard based inside the EU.
- Identity and Contact Data from data brokers or aggregators

We may supplement information we receive with information from Third party sources. For example to determine if tenant / guarantor applicants have satisfactory references we will use credit reference data via a third party service such as Equifax, and gain Identity and Contact Data from publicly available sources such as Companies House and the Electoral Register based inside the EU.

We will also seek third party references from employers, private landlords and personal referees in order to verify information provided for tenant and guarantor applications in accordance with the contract requirements for provision of this reference verification service.

About registering with us for services

In order to use some of our website services such as email and SMS/text updates, you may be required to first complete the registration form online at our website or register with us over the telephone. During registration you are required to give your contact information (such as name and email address). This information is used to send you the information you requested about our services at the time of registration, as well as future information about those same services and others offered by Veri-Check that could be of interest in the future.

Veri-Check may collect and process the following data about you:

- Information that you provide by filling in forms on the website including, without limitation, your name, address, phone number, email address and employment details, and previous landlord details. We may also ask for your national insurance number and banking details.
- Details of transactions you carry out through our site.
- Details and history of your visits to the website including, but not limited to, traffic data, location data, and other communication data.

How we use your personal data

In the table below we summarise 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	Contact Financial Transaction Marketing and Communications	Performance of a contract with you Necessary for our legitimate interests (for running our business, to recover debts due to us, to keep our records updated and to study how customers use our products/services)
To carry out our obligations arising from any contracts entered into between you and us and to provide with you the information, products and services you request from us	Contact Financial Transaction Marketing and Communications	Performance of a contract with you Necessary for our legitimate interests (for running our business and to recover debts due to us)
To provide you with information about other goods and services that we offer which we feel may interest you	Contact Technical Usage	Necessary for our legitimate interests (to develop our products/services and grow our business)

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
<p>To permit selected third parties:</p> <ul style="list-style-type: none"> to provide you with information about goods or services which we feel may interest you to assist us in the improvement and optimisation of advertising, marketing material and content, our services and the website 	<p>Identity Contact Technical Usage</p>	<p>Consent (in relation to SMS and email marketing communications) Necessary for our legitimate interests (to develop our service offering)</p>
<p>To assist us in the improvement and optimisation of advertising, marketing material and content, our services and the website</p>	<p>Identity Contact Financial Transaction Marketing and Communications</p>	<p>Necessary for our legitimate interests (to develop our products/services and grow our business and provision of administration and IT services)</p>
<p>To notify you about changes to our service and /or website/s</p>	<p>Identity Contact</p>	<p>Performance of a contract with you Necessary to comply with our legal obligations Necessary for our legitimate interests (to keep our records updated)</p>
<p>To ensure that content from our website is presented in the most effective manner for you and your computer / devices</p>	<p>Identity Contact Financial Transaction</p>	<p>Necessary for our legitimate interests (to develop our products/services and grow our business and provision of administration and IT services)</p>
<p>To verify your identity</p>	<p>Identity Contact Financial Transaction</p>	<p>Necessary to comply with our legal obligations Necessary for our legitimate interests (for running our business and to prevent fraud and money laundering)</p>
<p>As part of our efforts to keep our site safe and secure and to prevent or detect fraud</p>	<p>Identity Contact Financial Transaction</p>	<p>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)</p>

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To provide customer support	Identity Contact	Performance of a contract with you
To comply with the requirements imposed by law or any court order	Identity Contact Technical Usage	Necessary to comply with our legal obligations

Suggestion and service request forms

In addition to registration, our website offers form facilities for feedback or request of service such as financial services. Information requested may include contact information (such as name and telephone numbers), and demographic information (such as postcode and age level).

Site and Service Updates

We also send the user site and service announcement updates. Members are not able to un-subscribe from service announcements, which contain important information about the service. We communicate with the user to provide requested services and in regards to issues relating to their account via email or phone.

Marketing & Third Party Marketing

We will get your express opt-in consent for marketing and before we share your personal data with any company outside Veri-Check and its group of companies for marketing purposes.

You have the right to withdraw your consent for us to use your personal data for marketing purposes at any time. You also have the right to withdraw consent for us to pass your information to third parties for marketing purposes. If you do withdraw your consent, this will result in us ceasing to market goods and services to you.

You can ask us to stop sending you marketing messages at any time by:

- following the opt-out links on any marketing message sent to you; or
- contacting us at any time by emailing privacy@veri-check.co.uk or by calling our support team on 01905 622967

If you do withdraw your consent to receiving marketing messages, we will still process your personal data in order to fulfil our contract for you or with you and in accordance with our legal, accountancy and regulatory obligations.

If you no longer wish to be contacted by third parties for marketing purposes, please follow the instructions in their marketing communications, or consult their privacy policies about how to unsubscribe.

Log Files / IP Addresses

When you visit our website, we may automatically log your IP address (the unique address which identifies your computer on the internet), which is automatically recognised by our web server. We use IP addresses to help us administer our Website and may collect broad demographic information for aggregate use. We do not link IP addresses to personally identifiable information.

Non-personal information

We may automatically collect non-personal information about you such as the type of Internet browsers you use or the site from which you linked to our websites. You cannot be identified from this information and it is only used to assist us in providing an effective service on our Website. We may from time to time supply the owners or operators of third party sites from which it is possible to link to our Website with information relating to the number of users linking to our Website from their sites. You cannot be identified from this information.

Use of Cookies

Cookies are pieces of information that a website transfers to your hard drive to store and sometimes track information about you. Most web browsers automatically accept cookies, but if you prefer, you can change your browser to prevent that. However, you may not be able to take full advantage of a website if you do so. Cookies are specific to the server that created them and cannot be accessed by other servers, which means they cannot be used to track your movements around the web.

We use cookies for the following reasons:

1. To identify who you are and to access your account information;
2. To estimate our audience size and patterns;
3. To ensure that you are not asked to register twice;
4. To track preferences and to improve and update our website; and
5. To track the progress and number of emails opened in some of our marketing communications.

The Veri-Check website and applications may automatically collect data about how you use our services in order to help us improve future functionality. We use Google Analytics, which is a web analysis service provided by Google.

The cookies on the Veri-check website do not track, collect or upload data such as your name, email address or billing information, and Credit card information is not stored in cookies. Although they do identify a user's computer, cookies do not personally identify customers or passwords, but it may collect data about your equipment and browsing activities. We may collect and report on the adoption and usage of specific features, crashes and exceptions and other useful, anonymous metrics.

Certain devices can detect your approximate location, via latitude and longitude. The accuracy of this data is not in the control of Veri-Check. If this feature is requested, Veri-Check will prompt you to provide your permission to access your location data for the purposes of providing you with results or directions based on your current location. You can disable location settings within your browser or app.

Disclosures of your personal data

We may have to share your personal data with the parties set out below for the purposes set out in the "Purposes for which we will use your personal data" table above. We have agreements in place with our third parties that restrict their use of your personal data. We only allow third parties to use your personal data for specified purposes and in accordance with our instructions.

Category	Explanation
Related Companies	Other companies within our group

Category	Explanation
External Third Parties	<p>Service providers acting as processors based in the United Kingdom who provide IT and system administration services, anti-money laundering service providers , referencing credit check service providers (such as Equifax / Credit Safe) , warranty or insurance companies, and services to enable us to perform our contract with you.</p> <p>Advertisers and advertising networks (including social media) that require the data to select and serve relevant adverts to you.</p> <p>Professional advisers acting as processors or joint controllers including lawyers, bankers, auditors and insurers based in the United Kingdom who provide consultancy, banking, legal, insurance and accountancy services.</p> <p>HMRC, regulators and other authorities acting as processors or joint controllers based in the United Kingdom who require reporting of processing activities in certain circumstances. We will refer your personal information to the following third parties, but only where you have consented for us to do so:</p> <p>If you are a tenant / guarantor applicant and we are engaged to provide referencing services to your agent/ landlord for the application for a tenancy we will refer your personal information in verifying and gaining third party references by lawful means to complete the contracted service requirements. (see Credit Checks/ Supplementation of information section below)</p>
Other Third Parties	<p>Sometimes there may be third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. 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 notice.</p>

Data security

Veri-Check places a great importance on the security of all information associated with our customers. We have security measures in place to attempt to protect against the loss, misuse and alteration of customer data under our control. For example, our security and privacy policies are periodically reviewed and enhanced as necessary and only authorised personnel have access to user information (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). With regard to our websites, we use secure server software (SSL) to encrypt financial information you input before it is sent to us. While we cannot ensure or guarantee that loss, misuse or alteration of data will not occur, we use our best efforts to prevent this

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.

Information storage and international transfers

Information, which you submit, is stored on a computer located in the European Economic Area. This is necessary in order to process the information and to send you any information you have requested. We may transfer information submitted by you to our other offices and to reputable third party suppliers, which may be

situated outside the European Economic Area. We will not transfer your personal data outside of the European Economic Area, except to a country offering the same level of protection for your personal data. For example, with certain service providers we may use specific contracts approved by the European Commission which ensures that your personal data has the same protection as it would have in Europe.

In addition, if you use our Services whilst you are outside the EEA, or we are required to verify your reference details with contacts you have provided outside the EEA your information may be transferred outside the EEA in order to provide you with those Services.

Sharing

We may share aggregated demographic information with our partners and advertisers. This is not linked to any personal information that can identify any individual person. We may use an outside credit card processing company for payment of services. These companies do not retain, share, store or use personally identifiable information for any secondary purposes.

We may partner with another party to provide specific services e.g. insurance products or ancillary property management services. When a customer signs up for these services, we will share names, or other contact information that is necessary for the third party to provide these services. These parties are not allowed to use personally identifiable information except for the purpose of providing these services.

Veri-Check may also provide your information to relevant third parties such as credit reference agencies and insurers in the provision of the services offered on this website. Veri-Check will, except where required by law, keep your information confidential and will not disclose any such information except where a disclosure is made at your request or with your consent.

Where disclosure is required by law, or it is necessary to protect and defend the rights, property or personal safety of Veri-Check and its website, visitors to the website and customers of our services, Veri-Check retains the right to do so.

Veri-Check may disclose aggregate statistics about its usage and website visitors in order to describe its services to prospective partners, advertisers and other reputable third parties and for other lawful purposes, but these statistics will not include personally identifying information.

We will only sell or rent your personal information to a third party either as part of a sale of the assets of a Veri-Check company or having ensured that steps have been taken to ensure that your privacy rights continue to be protected.

Information about other individuals

If you give Veri-Check information on behalf of someone else, you confirm that the other person has appointed you to act on his/her behalf and has agreed that you can:

- Give consent on his/her behalf to the processing of his or her personal data.
- Receive on his/her behalf any data protection notices.

Data retention

We hold on to your personal data whilst you use our services (or whilst we provide services connected to you) and for at least seven years thereafter, for legal, regulatory and accounting purposes, it is therefore likely that data will be held for a minimum of ten (10 years) given the average length of a tenancy to which the services we provide will be connected. 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 versus the reasons 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.

Your legal rights

Under data protection laws you have the right to protect and look after your personal data. You have the right to:

- ask us for the personal data that we hold and process about you (this is commonly known as a data subject access request). You have rights to the following information:
 - the purpose(s) for which we are processing your information;
 - the categories of personal information we hold about you
 - the recipients or categories of recipient to whom the personal data have been or will be disclosed;
 - the period for which we will store your information, or the criteria used to determine that period;
- prevent the use of your personal data for marketing purposes by
 - informing a Veri-Check representative / telephone operator; or
 - by ticking the relevant boxes on the data collection forms; or
 - by logging into your 'my account' (if you have one) and checking or unchecking relevant boxes to adjust your marketing preferences; or
 - by emailing privacy@veri-check.co.uk

(Please note that even if you refuse marketing, we will still contact you to discuss the services you have asked us to provide to you or to tell you about changes to our terms and conditions);

- ask that any inaccurate information we hold about you is corrected;
- ask that we delete the personal data we hold about you in certain situations;
- ask that we stop using your personal data for certain purposes;
- ask that we do not make decisions about you using completely automated means; and/or
- ask that personal data we hold about you is given to you, or where technically feasible a third party chosen by you, in a commonly used, machine-readable format.

The rights listed above may not apply in certain circumstances, and so we may not always be able to comply with your request to exercise these rights. We will usually respond to a request from you to exercise your rights within 1 month of receipt, but it might take longer if your request is particularly complex or if you have made a number of requests. Please be aware that we may need to process your personal data and/or request specific information from you to help us comply with your request. You will not usually have to pay a fee to exercise these rights, but we reserve the right to if your request is clearly unfounded, repetitive or excessive, alternatively we may refuse to comply with your request.

Complaints and Feedback

If you would like to speak to us about how we handle your personal data, please contact our Data Protection Officer in the first instance at privacy@veri-check.co.uk. You can also complain to the Information Commissioner's Office who is the UK supervisory authority for data protection issues.

How to contact Veri-Check

We welcome your views about our website and our Privacy Policy. If you would like to contact us with any queries or comments please send an e-mail to support@veri-check.co.uk

Indemnity

You acknowledge that you are solely responsible for the use to which you put this website and all the results and information you obtain from it and that all warranties, conditions, undertakings, representations and terms whether expressed or implied, statutory or otherwise are hereby excluded to the fullest extent permitted by law.

Save in respect of liability for death or personal injury arising out of negligence or for fraudulent misrepresentation, we and all contributors to this website hereby disclaim to the fullest extent permitted by law all liability for any loss or damage including any consequential or indirect loss or damage incurred by you, whether arising in tort, contract or otherwise, and arising out of or in relation to or in connection with your access to or use of or inability to use this website.

Whilst we take every care to ensure that the standard of this website remains high and to maintain the continuity of it, we do not accept any ongoing obligation or responsibility to operate this website (or any particular part of it).

If any part of our terms and conditions is deemed to be unenforceable (including any provision in which we exclude our liability to you) the enforceability of any other part of these conditions will not be affected.

These terms and conditions and your use of this website are governed exclusively by English law.

This does not affect your statutory rights as a consumer.

Veri-Check Ltd (registered number 7252768) is registered in England and Wales and we have our registered office at Devonshire House, 60 Goswell Road, London, EC1M 7AD

Our contact details are as follows:

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Worcester
WR4 9FA