

# Abri Home Buyer Privacy Notice

24 November 2023 V.2.1

Next review date: 24/11/24

**Abri** is committed to protecting your privacy and takes its responsibilities regarding the security of your information very seriously. This Privacy Notice sets out how we will use and protect all information we collect from you in accordance with Data Protection Legislation (as defined below). This notice applies to all customers who acquire a freehold property interest from us.

As our customer, we process your data in accordance with relevant data protection legislation (notably the UK General Data Protection Regulation 2020 and the Data Protection Act 2018), as well as this Privacy Notice and our General Data Protection Policy.

## **Who we are**

When we say 'we' or 'us' in this policy we're generally referring to Abri Group Limited and those of its subsidiaries (collectively 'Abri') which act as Data Controllers for processing personal data in the field of home buying, principally Abri Group Ltd and The Swaythling Housing Society Ltd. Please note that Silva Homes is also now a subsidiary of the Abri Group however it has its own privacy notice for the time being which can be found at [Silvahomes.co.uk/privacy](https://silvahomes.co.uk/privacy).

## **What sorts of information do we collect and use**

Abri collects and processes a range of data about you. This includes:

- Name,
- Address
- Email address
- Telephone number
- Date of birth
- Your solicitors contact details
- Records relating to your interactions with our staff and our contractors

- Financial details – bank or building society account details
- Records relating to your employment status and earnings
- Responses to surveys
- Photo id documentation

We may also process special categories of information that enable us to comply with our legal obligations under Equalities Legislation e.g. ethnic origin, religion, sexuality and transgender status.

### **Closed Circuit Television (CCTV)**

The CCTV systems installed in certain Abri buildings are for safety and crime prevention only. Clearly visible notices are provided where CCTV is used. The reception area and interview rooms at Abri's corporate premises have CCTV and in some instances voice recording facilities. Voice recording will never be activated without the prior knowledge of those who are affected by it.

CCTV images can be shared with lawyers, police and other agencies working to prevent or investigate crime, improve public safety or resolve antisocial behaviour.

CCTV images are retained for up to eight weeks or, where applicable until enforcement action is complete. Images that are no longer required will be destroyed.

### **How we collect information about you**

We collect information about you throughout our relationship. This includes:-

- When you make enquiries about our homes either directly or through our estate agents
- When you visit our offices or developments
- When you apply to buy a home,
- When you sign a purchase agreement
- Through ongoing contact with you during the sales process
- When you access information by logging onto our website or through social media
- Recording information from calls and on-line chats to & from us
- If you make a complaint or wish to notify us of a fault under the sales guarantee
- When carrying out a customer satisfaction survey
- Through a Tracing Agent if you fall behind on your loan payments under the My Choice HomeBuy or Mortgage Rescue Shared Equity schemes.

### **How do we use your information?**

We only collect information that is necessary to enable us to answer your enquiries and provide you with details of properties and developments which we believe may interest you; also to facilitate the entry into a sales contract with you, to carry out after sales obligations to you, and to improve the quality of our products and services.

In meeting these aims, we may also use your information whilst doing the following:

- communicate with you using the contact details you have provided to us.
- administer waiting lists
- maintain our accounts and records
- provide customer support
- train our staff and monitor service provision
- monitor and resolve complaints and disputes
- ensure the protection of our staff, contractors and other customers or visitors to our properties and developments
- ensure payment of all money owed to us
- prevent fraud and money laundering as required by law
- endeavour to better understand your needs and improve our service quality to you
- engage with you in order to get feedback on our services
- send, with your consent, details of promotions, opportunities and special offers which may be of interest to you
- comply with our legal obligations, and where necessary, seek legal advice and bring and defend legal claims.

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

### **Who we might share your information with**

Where it is necessary to share information about you, we will always comply with all aspects of Data Protection legislation. Set out below are examples of when this may occur.

Some of your information will be shared internally, with those parts of our organisation that are involved in supporting our services to you.

Where necessary we may share information with the following, relying on one of the lawful grounds described below:

- Contractors (who carry out after sales defect repair/replacement)
- Police and law enforcement agencies
- Post sales mortgage administrators, independent financial advisors, solicitors
- Utilities companies
- The National House Building Council
- Courts and tribunals
- Housing regulators
- Central government
- Auditors
- IT service providers (including those who store or back-up data on our behalf)
- Credit reference agencies

- Survey and research organisations
- Estate agents
- Valuers
- Solicitors
- Tracing Agents

### **Lawful Grounds**

We collect, use and occasionally share your information for reasons which are recognised as lawful. These include:

1. the performance of our obligations under our sales agreement
2. compliance with obligations imposed by law on us as property developers and providers of affordable housing;
3. protecting the vital interests of our customers, staff or contractors when their life, health or well-being are seriously at risk
4. the performance of a task carried out in the public interest, namely providing affordable housing
5. our legitimate interest in:
  - developing and selling housing stock which meets customer needs;
  - helping to make the communities where our purchasers and tenants live safe and secure environments
  - protecting the viability of our business, so that we are able to continue building and providing affordable housing to people who need it
  - taking legal advice or bringing legal proceedings to defend our interests and rights.
6. when you have provided us with your consent, eg. to allow us to send you information about services and opportunities that might interest you as purchasers of our housing stock. For more information on consent see page 5 of this Notice.
7. In respect of contact with the police, when we have been informed that sharing is necessary for the prevention or detection of an unlawful act.

### **How long do we keep your information for?**

We will always retain your information in accordance with the law and regulation and never retain your information for longer than is reasonably necessary.

We will generally keep the information we hold about you for a period 6 years after the sale is completed. However if there is an ongoing dispute with you, or if you have asked for an additional service from us we will hold your records for as long as it takes to complete the actions necessary to resolve these issues.

Recordings of standard telephone conversations with customers are held for up to four weeks. When abusive or threatening behaviour has occurred or a complaint has been made and requires investigation, access to the recorded calls requires authorisation by the appropriate department Manager or Head of Service. Recordings of conversations that are deemed abusive or threatening will be kept until all relevant investigation actions are complete.

CCTV footage is usually kept for no more than 8 weeks, unless we have been asked by the police, or by others who have an interest in viewing the footage for the purposes of a legal or insurance claim, to keep the footage for longer so that it can potentially be used as evidence in the determination of a claim. In this case we will retain a copy of the footage until the police prosecution, legal or insurance claim has concluded.

### **Back-Ups**

All our data is backed up regularly as part of our measures to ensure compliance with your right to have your data kept secure and protected against any threat to its integrity. Data held in our back-ups may exceed the retention period set for the same data when it is part of our live systems. This is because our back-ups are kept for 7 years, no matter what the particular retention period applicable to individual records held within them. However, acting in accordance with ICO advice, we believe that these comply with our legal obligations towards our customers because:

- while held as back-up this data is deemed 'beyond use'; and
- if the back-up files are ever restored to live systems (eg. in the case of a cyber incident affecting the integrity of our live records) we will undertake sanitization of the restored data to delete from it any data which is either beyond its retention period, or should be deleted because it formed part of a customer record that was erased under the customer's right of erasure (see below).

### **Information security**

We take the security of your data seriously. We have internal policies, controls (electronic, physical and managerial) and procedures in place to ensure that your data is not lost, accidentally destroyed, misused or disclosed unlawfully to others, and is only accessed by our employees in the proper performance of their duties. These security measures include:

- Limiting access to our building to those we believe are entitled to be there (by the use of key card passes and ID Badges)
- Implementing access controls to our technology and devices, such as firewalls, ID verification, and encryption.
- Never asking for your passwords.

### **International Transfers**

It may sometimes be necessary to transfer personal information overseas for the purposes set out in this notice. Where this is necessary this may be to countries or territories around the world other than the UK. If we do this your personal information will continue to be subject to appropriate safeguards as set out in Data Protection Legislation.

### **Links to other websites and use of digital platforms**

We will sometimes provide you with links to other websites, but these websites are not under our control. We will not be liable to you for any issues arising in connection with their use of your information, the website content or the services offered to you by these websites.

Therefore we would advise you to consult the privacy policy and terms and conditions on each website to see how they may process your information.

In addition when using other digital platforms such as Facebook and social networks please remember it is your responsibility to set appropriate settings on your accounts so you are comfortable with how your information is used and shared on them.

### **Your rights**

As a customer and data subject under data protection law, you have certain rights as summarised below. In general we will treat any requests to action these rights with respect and with due regard to the need to carry them out without delay, and within a 30 day period from the request.

Your request can be submitted through our customer portals or it can be emailed to [abridataprotection@abri.co.uk](mailto:abridataprotection@abri.co.uk). To find out how else you can contact us, please visit our [website](#).

### ***Access and correction of your personal information***

You have the right to a copy of the personal information that we hold about you. This is often called a subject access request (SAR). There are limits to this right such as where the disclosure of the information would unreasonably impact the data protection rights of a third party.

Before providing personal information to you or another person on your behalf, we may ask for proof of identity and sufficient information about your interactions with us so that we can locate your personal information. A SAR request can be submitted to us at any time using the methods set out in the '**Contact Us**' section.

If any of the personal information we hold about you is inaccurate or out of date, you can request that it be corrected or updated. Or in some cases you can amend it yourself by logging in to the customer portal.

### ***Right to erasure of your personal information***

You have the right to ask us to erase your personal information if:

- there is no longer a lawful reason for us to use it (including when you have withdrawn consent);
- our original purpose in processing that data no longer exists, and no other purpose has replaced it;
- you have objected to our processing of the information and there is no overriding legitimate interest for us to continue the processing; or
- the personal information has to be erased in order to comply with a legal obligation

We can refuse to erase your personal information in certain circumstances, including, when:

- we have an overriding legitimate interest in continuing to process it;
- we have to comply with a legal obligation that requires us to continue processing that information
- we need to do so as part of a task we are carrying out in the public interest; or
- we need the information as part of a legal claim that we are bringing or defending

If we proceed with an erasure request, having considered the factors set out above, we will delete the data from our live-systems and from any hard-copy filing systems we use without delay. If we have appointed data processors to handle any of your data that needs to be deleted, we will contact them and ensure that they too delete the affected data. In respect of data held on our back-ups, please see the section above.

### ***Right to stop or limit our processing of your data***

You have the rights, in certain circumstances, to limit or object to our use of your personal information. Also you have the right to ask us to delete your personal information if there is no longer a lawful reason for us to use it.

### ***Right to data portability***

You have the right to receive and reuse your personal information, which you have provided to us, for your own purposes across different services. This applies where the processing is based on your consent or for the performance of a contract and when processing is carried out by automated means.

### ***Consent***

In some circumstances your consent is the legal basis for us using your information.

Consent must be freely given by you for a specific purpose; we will always clearly explain why we need the information we have asked you for. Consent must be clearly given; so we never assume your consent, or use pre-ticked boxes to communicate consent.

You have the right to change your mind at any time and withdraw your consent. The consequence might be that we can't do certain things for you. Consent can be withdrawn at any time using the contact methods set out below.

### **Contact us**

If you would like to exercise any of these rights or have a question about this policy or the way your personal information is used please contact Abri's Data Protection Officer by one of the following means:

**By emailing:** [abridataprotection@abri.co.uk](mailto:abridataprotection@abri.co.uk)

**By Phone:** via our **Customer Experience Service Centre:**

- for customers in Somerset, Dorset and Devon: 01935 404 500

- for customers in all other locations: 0300 123 1567

**By Post:** Data Protection Officer, Abri Group Ltd., Lupin Way, Yeovil, Somerset BA21 8WN.

***Lodge a Complaint via our Complaints team***

You can lodge a complaint about the handling of your personal data at any time by calling our Customer Service Centre on the phone numbers given above; or by emailing [dataprotection@abri.co.uk](mailto:dataprotection@abri.co.uk).

***Lodge a Complaint with the Supervisory Authority***

You have the right to lodge a complaint to the Information Commissioner's Office (UK's Supervisory Authority) go to [www.ico.org.uk](http://www.ico.org.uk) or ring 0303 123 1113 to find out more.