



# Privacy & Data Protection Policy

## Purpose and scope

This Privacy Policy explains how **TRI PROPERTY FUSION** (referred to as we, *us* or *our*) collects, uses, shares and stores personal data when providing letting and management services. It applies to information we obtain about landlords, tenants, applicants, guarantors, contractors and visitors to our website. The policy has been prepared to comply with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. These laws require us to process personal information lawfully, fairly and transparently and to meet the data protection principles outlined in the UK GDPR.

We recognise that new legislation such as the Renters' Rights Act, which received Royal Assent on 27 October 2025 and is being implemented from 2026, will change how lettings are regulated. We will update this notice to reflect any new legal obligations arising from that Act or other legislation.

## Who we are – Data controller details

**Tri Property Fusion Ltd company number 16721301** is the controller of your personal information. Our registered office is The Bridge 156 Ellinghamview Dartford, DA1 5UP. We are registered with the Information Commissioner's Office (ICO).

If you have any questions about this notice or the way we handle your personal data, please contact **Mesh Pandaram** at:

- Post: 156 Ellinghamview, Dartford, DA1 5UP
- Email: [mesh@tripropertyfusion.com](mailto:mesh@tripropertyfusion.com)
- Telephone: 0777 611 7358

## How we collect information

### We collect information about you in a few ways:

1. Information you give us: When you contact us, complete an application or registration form, request a property valuation, sign up to property alerts on our website or provide documents during a tenancy application. We also record details you provide by email, telephone (calls may be recorded for training and monitoring purposes) or through face-to-face meetings.

2. Information we collect automatically: We collect website usage data via cookies and similar technologies see our Cookie Policy.
3. Information from third parties: We may receive information about you from referencing agencies, previous landlords, employers, credit reference agencies, financial advisers, guarantors, and government bodies (e.g., when carrying out Right to Rent checks or verifying identity). We may also receive data about you from contractors or utility companies during a tenancy, and we may obtain information about money judgements, bankruptcies or insolvency as part of our due diligence.

## **What information we collect**

We only collect information that is necessary to provide our services. Depending on your relationship with us, this may include:

- Personal details: name, title, date of birth, marital status, nationality, National Insurance number, contact details (address, telephone, email).
- Identification and right-to-rent documents: copies of passports, driving licences and biometric residence permits to comply with legal obligations. Passport copies are generally kept for one year after the tenancy ends.
- Property and tenancy details: property address, term of tenancy, rent, deposit, utility responsibilities, tenancy history and references.
- Financial information: employment status, employer contact details, salary and other income, bank account numbers and sort codes, credit or loan agreements, and welfare benefits information. We may perform creditworthiness assessments and affordability checks using specialist referencing agencies.
- Guarantor details: similar personal and financial details for any guarantor.
- Communication records: emails, letters and telephone call recordings.
- Website usage information: IP address, browser type, pages viewed and cookie data when you use our website.
- Special category or sensitive data: We generally do not collect sensitive data (e.g., health, disability, ethnicity) unless it is necessary for a specific purpose (for example, to make reasonable adjustments for individuals with disabilities). We treat such data with additional care.

## **Legal basis for processing**

We will only use your personal information when the law allows us to. The UK GDPR sets out specific lawful bases, and we rely on the following:

- Performance of a contract: Processing is necessary to perform the contract we have with you, for example to manage a tenancy or landlord agreement.
- Legal obligation: We must collect and process certain information to comply with legal and regulatory requirements, such as Right-to-Rent checks, Money Laundering Regulations 2017, Renters' Rights Act obligations and taxation laws.
- Legitimate interests: We process information when it is necessary for our legitimate interests or those of a third party, and we consider whether your interests and fundamental rights override those interests. Our legitimate interests include running and developing our business, preventing fraud and crime, performing due diligence, keeping our records up to date, and ensuring network and information security.
- Consent: We obtain your consent to send marketing communications by email, text or telephone. You can opt in or opt out at any time. If we rely on consent, you have the right to withdraw it at any time.

## **How we use your information**

### **We use the personal information we collect to:**

1. Deliver letting and management services: administer applications, organise viewings, prepare tenancy agreements, collect and pay rent to landlords, register deposits, manage repairs and inspections, handle complaints and disputes, and manage tenancy terminations.
2. Carry out tenant and guarantor referencing assess affordability and suitability, verify identity, obtain references and credit checks, check for adverse credit history or bankruptcy.
3. Comply with legal and regulatory obligations: perform Right-to-Rent checks, conduct anti-money-laundering checks, comply with Renters' Rights Act and housing law, respond to lawful requests by public authorities, regulators or courts.
4. Manage our business operations: maintain accounts and records, support and improve our services, analyse performance, conduct market research and audits, provide training, and ensure IT security.
5. Communicate with you: provide updates on your application or tenancy, notify you of changes to our services, deliver statements and invoices, send newsletters or marketing offers (with your consent).
6. Marketing (optional): If you consent, we may contact you to provide information about properties or services that may interest you. You can withdraw consent at any time by contacting us or clicking the unsubscribe link in marketing emails.

7. Protect our business: detect and prevent fraud, pursue or defend legal claims, protect the safety of staff and clients, and manage business risks.

We do not use personal data for automated decision-making or profiling that produces legal or similarly significant effects.

### Who we share your information with

We treat your information as confidential. However, to provide our services and comply with the law, we may share it with:

- Landlords and tenants: We share tenant applications, references and contact details with landlords and vice versa to arrange viewings, approve tenancies and manage tenancies.
- Guarantors: If a guarantor is required, we may share relevant personal and financial information between the applicant and guarantor to assess affordability.
- Utility companies and service providers: We share tenancy information with utility providers (e.g., gas, electricity, water, telecoms) to set up or transfer accounts during a tenancy.
- Third-party contractors and tradespeople: When repairs or inspections are needed, we share contact details and property information with contractors and tradespeople who work on our behalf. They are only allowed to use the data to perform their services and must keep it secure.
- Referencing and credit agencies: We share applicant data with referencing agencies to carry out credit and affordability checks.
- Deposit protection schemes and local authorities: We share tenant details and deposit information with government-approved tenancy deposit schemes and, if required, with local authorities for licensing or compliance purposes.
- Professional advisers and legal services: Accountants, solicitors, auditors or insurers may need access to data to advise us or to protect our interests.
- Regulators and law enforcement: We disclose data when required to do so by law (e.g., HMRC, the police or courts).
- Prospective buyers or investors: If we sell or transfer our business, we may share relevant client data with potential buyers or investors as part of the due diligence process.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We only permit them to process your personal data for specified purposes and in accordance with our instructions.

## International transfers

We store and process personal data within the UK. If we need to transfer your data outside the UK or the European Economic Area (EEA), we will ensure that an adequate level of protection is in place, using standard contractual clauses or ensuring that the recipient country is subject to an adequacy decision by the UK Government.

## Data retention - how long we keep your information

We keep your personal information only for as long as necessary for the purposes outlined above, taking into account legal, regulatory, accounting and reporting requirements. Typical retention periods include:

- Marketing enquiries and property alerts: We hold data collected with your consent (e.g., property search details) for up to two years. If an account becomes dormant (no access or response for over six months), we may delete it.
- Prospective tenant/guarantor applications: Unsuccessful applications are deleted within 28 days of rejection. Successful applications are retained for the duration of the tenancy and normally for up to six years afterwards to comply with property management and accounting obligations.
- Landlord agreements: We retain landlords' personal data for the duration of our business relationship and for six years after the end of the last tenancy or transaction, to comply with The Property Ombudsman Code of Practice and tax rules.
- Right-to-Rent documentation: Copies of identity documents are kept until one year after a tenancy ends.
- Money Laundering Regulations: We keep records for seven years to meet anti-money-laundering obligations.

We may keep data longer if required by law or if needed to resolve disputes or enforce agreements.

## Data security

We take appropriate technical and organisational measures to protect your personal data from unauthorised access, accidental loss or destruction. These measures include:

- Secure systems: Our data is stored on secure, password-protected computer systems and, where necessary, encrypted servers. Paper records are kept in locked cabinets or secure offices.

- Restricted access: Only staff who need to process personal data for their job are allowed to access it. Staff receive data protection and cybersecurity training.
- Secure third-party services: We use third-party providers (e.g., software, storage and mailing services) that have demonstrated compliance with UK GDPR and data protection laws.
- Physical and network security: We maintain internal policies and controls to prevent data from being lost, accidentally destroyed, misused or disclosed. However, you should be aware that the internet is not completely secure, and we cannot guarantee the security of information transmitted via our website.

## **Your rights**

### **Under the UK GDPR, you have a few rights regarding your personal data:**

1. Right to be informed: You have the right to know what personal data we collect and how we use it. This privacy notice aims to provide that information.
2. Right of access: You can request a copy of the personal data we hold about you. To make a Subject Access Request, please contact us using the details above. We will respond within one month.
3. Right to rectification: You can ask us to correct or update any inaccurate or incomplete information we hold.
4. Right to erasure: In certain circumstances, you can ask us to delete your personal data. However, we may need to retain certain information to comply with legal obligations or to establish, exercise or defend legal claims.
5. Right to restrict processing: You can ask us to restrict the use of your data in certain circumstances.
6. Right to data portability: Where processing is based on consent or the performance of a contract, you can request that we provide your data in a structured, commonly used format so that you can transfer it to another organisation.
7. Right to object: You may object to our processing if it is based on our legitimate interests or for direct marketing. In this case we will stop processing your data unless we have compelling legitimate grounds to continue.
8. Rights related to automated decision-making: You have the right not to be subject to decisions based solely on automated processing that have legal or significant effects on you. We do not currently make automated decisions.
9. Right to withdraw consent: Where we rely on your consent to process data (e.g., marketing), you can withdraw consent at any time.

If you would like to exercise any of these rights, please contact us. You will need to provide enough information to identify yourself and to prove your identity. We may ask for further information if necessary.

## **Complaints**

If you have any concerns about the way we use your personal data, please contact us first so that we can try to resolve the issue. You can also make a complaint to the Information Commissioner's Office (ICO) using the details below:

- Website: <https://ico.org.uk/>
- Telephone: 0303 123 1113

Further information about data protection law and your rights is available on the ICO's website.

## **Links to other websites**

Our website may contain links to other websites that are not operated by us. This policy does not cover those websites, and we are not responsible for their privacy practices. When you leave our website, we encourage you to read the privacy notice of the site you visit.

## **Changes to this notice**

We regularly review this privacy notice and may update it from time to time in response to changes in the law (for example, the Data (Use and Access) Act 2025 or the Renters' Rights Act), technological advances or our business practices. The latest version will always be available on our website. Significant changes will be notified to you via email or post.