

PRIVACY NOTICE

Data Controller: Company Director Matylda Nowak

Company name: Kings Accommodation Limited Trading as Kings Accommodation Estate & Lettings Agents

Address: Unit 2, 6-12 Tulse Hill, Brixton, London, SW2 2TP

Telephone Number: 02070959386

Email address: info@kingsaccommodation.co.uk

Company Registration number: 6419529

Data Officer: Sergio Luchetta

Company Name: Kings Accommodation Limited Trading as Kings Accommodation Estate & Lettings Agents

Address: Unit 2, 6-12 Tulse Hill, Brixton, London, SW2 2TP

Telephone Number: 02070959386 ext 3

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What this Notice is about

This Privacy Notice tells you what information we obtain and hold about you whether you are initially applying to us for a service or if you become our client, it explains what information we collect, why we collect it, and what we do with it, as well as who we share it with. We collect and handle personal information about our landlords, vendors, tenants and residents and prospective tenants and residents along with any guarantors to enable us to provide residential accommodation. This includes dealing with applications for tenancies, checking the suitability of tenants, residents along with any guarantors (including credit, immigration and similar referencing checks), arranging lettings, property management (including dealing with repairs), rent collection, dealing with any complaints, maintaining our accounts and records, tenancy terminations and administering tenancy deposits.

We call this information “your information”. It is also referred to as “data”.

If there is guarantor, please disregard any reference in this notice to guarantor or guarantee.

You should read this notice when you give us information, so you are aware of how and why we are using this. Please update us if any information supplied by you changes.

Why we are giving you this notice

We are required by data protection law to give you this notice. We must be open with you about why information is collected about you and then what is done with it. We must act fairly in relation to this information. You have various legal rights relating to this information which are spelt out in more detail in this notice.

If you are already a tenant, resident or guarantor some of the items in this notice may not be relevant to you. Different information will be involved depending on whether you are an applicant, tenant, resident or guarantor.

In order that we can collect or use information about you there must be a legal basis or gateway for doing so. This notice identifies the relevant gateway for the various types of information we collect and hold about you. A detailed explanation of these gateways is given in this notice.

Under data protection legislation we can only process data “as necessary” and only to the extent that it is needed. For example, we can use your bank details regarding payments and other limited purposes only. However, in certain instances, as necessary,

we can share any of your data, e.g. with our own professional advisers or letting and managing agents. We may also share any of your data, as necessary, with the police/law enforcement agencies or regulatory authorities.

References to a tenant in this notice also include a guarantor if there is one. This is because a guarantor underwrites a tenant's obligations so references to your tenancy are to include your guarantee.

The data we collect/hold about you

We use different ways to collect data about you including the information you supply to us when applying for a tenancy/residency. If you fail to provide this information we may not be able to proceed.

As necessary personal data is processed by us (we retain relating to landlords / vendors/ tenants/prospective tenants/residents/prospective residents/guarantors consisting of the following as applicable: -

- Identity and contact details
- Personal/background information including occupation/status
- Bank details
- Home ownership documents
- Verification and credit status
- Deposit (if any) including return on tenancy termination
- Tenancy details including renewals, joint tenants, other residents and guarantors
- Immigration/right to rent checks (England only)
- Rent and other payments
- Recovery of arrears, claims or possession proceedings
- Repairs/health and safety/housing conditions
- Breach of tenancy terms/nuisance/anti social behaviour
- Council Tax liability
- Water charges payable
- Utilities and services provided
- Welfare Benefits
- Termination of tenancy
- Audio and CCTV recordings (if any)
- Complaints
- Insurance
- Health or disability
- Emails texts and other communications and via our website where we operate one.
- Website and online portal information.

We also generate and use data internally, e.g. our rent records.

We also collect and receive data about you from third parties. This may be information given to us by other tenants or residents or neighbours. It can include information from a guarantor where there is a guarantor for your tenancy or from a joint tenant or other residents. Public bodies such as local authorities or the police, or other law enforcement agencies may give us information about you. This can include the Land Registry, Department for Work and Pensions or the local authority where you are receiving

Universal Credit or housing benefit. Information may be given to us relevant to Council Tax by the local authority. Utility companies or service providers may also give us personal information about you. Where the property is let or managed on our behalf by an agent the agent will supply us with information about you. We obtain information about you when we carry out credit checks or take up references. We may also receive information from you via websites or from online rental portals such as Openrent, Gumtree or Rightmove. Any information which we receive in this way is set out in the Table to this privacy notice which gives you more details about information which we can receive from third parties.

Sharing data with others

We will share information we hold with others, where this is necessary. When we do this, we must comply with data protection legislation. Information can be shared with other landlords including where you apply to another landlord for a tenancy; contractors/ suppliers; utilities and service providers; tradespeople; financial organisations (including banks and insurance companies); debt collection and tracing agents; public and government bodies (including those who administer benefits, such as the Department for Work and Pensions or the local authority); courts; police and law enforcement agencies; taxation authorities; local authorities in relation to Council Tax and regulatory functions; , landlords, tenants, letting and managing agents; and any future owner of the property. We may need to share information with your next of kin etc., e.g. in an emergency. It may be necessary for us to share information with a future owner of the property if we are selling. We also may share information with professional advisers such as lawyers and accountants or an advice agency which involves sharing information about you with them. If property is a flat, we give information to the freeholder, managing agent etc., for the block of flats. We also send notifications to and have correspondence with any tenancy deposit scheme protecting any tenancy deposit which has been paid. In some cases, we may be under a legal obligation to provide information either because of the law or because of a contractual obligating binding on us. What we share will depend on what is necessary in the circumstances and more details are given in the Table in respect of different kinds of information which we hold about you.

Joint owners, tenants and guarantors

Where you have shared ownership of property, a tenancy jointly with someone else or there is a guarantor for your tenancy, as necessary, we will share information either with the joint owner, tenant or the guarantor (or both). This relates to your performance of your responsibilities under the tenancy agreement including information about any rent arrears or other breach of the tenancy terms. It can also relate to issues around the termination of the tenancy and any claims we may have as a result.

Immigration/right to rent checks

By law, in England, we are required to check tenants' immigration status before we rent a property. This means that you are legally obliged to produce certain documentation (e.g. a passport or driving licence) to us. This applies whether you are a UK or EU citizen. Not only are we required to see original documentation, but we must take and keep copies of it. We also check this documentation as part of our process to verify your identity at the outset of the tenancy. Prospective tenants and all adult residents who will live at the property must be checked.

Search engines, websites, etc

As necessary, we obtain information about you which is publically available via search engines such as Google or Facebook and websites. This will include information about you which you yourself made public. Further details are set out in the Table. However, when doing so we make sure that we comply with applicable guidelines under data protection legislation.

Special categories of data/sensitive personal data

In limited situations we will process information about your health or any disability. This data is given special protection under data protection law. Normally we would expect to ask you for your explicit consent before we collect or use this kind of data.

Children

In cases where you rent a property where a child resides, information will be given to us about resident children; usually by an adult such as a parent on their behalf. Data protection law requires us to give such information additional protection where we collect or use it. In particular, where the rented property is located in England, we need to check on the age of any residents to see whether or not an immigration/right to rent check must be carried out.

Obligation to process data

Private renting is highly regulated so we are under various legal obligations. These include an obligation to carry out gas safety checks under gas safety legislation. We may need to handle data for this purpose, e.g. to give the contracted gas safety engineer access to the property. If the property is located within the area served by Welsh Water then we are legally obliged to pass over details of your occupancy of the property to enable them to collect water charges. In other areas, in line with Information Commissioner advice, we will pass over details of your occupancy to the relevant Water Company to enable them to collect water charges as it is in their legitimate interests to receive this information.

Legally we must also hold and process information relating to any tenancy deposit which you pay to us including sharing your information with a deposit scheme by which any deposit is protected.

Under any statutory licensing schemes applicable to the property we may be required to give information to the local housing authority relating to occupation of the property. Similarly, there are various regulatory requirements which may mean that we need to give information about you to public or local authorities or other regulatory authorities.

Utilities

Again, in line with advice from the Information Commissioner we consider that it is in the legitimate interests of utility companies to receive information about occupants, owners of the property to enable them to bill you for utilities (unless these are included within your rent).

Council Tax

Likewise, we may notify local authorities of property occupancy relevant to the collection of Council Tax. In any event they are entitled to serve notice upon us requiring this information if they choose to do so.

Why we collect data and the legal basis for processing your personal data

We must tell you why we collect and hold information about you.

We must also have a legal basis before we are allowed to collect or process your personal data. Processing personal data includes recording, storing, altering, using, sharing or deleting data. We only need one of these “gateways” and for our purposes they are –

- You consent. Consent may be requested in certain cases, e.g. to obtain a reference or on your behalf with authorities but generally we do not rely on your consent to process your personal data.
- To perform our contract so that we can carry out our responsibilities under the agreement with you, including anything you request us to do with a view to you becoming our client such as landlord, tenant (or resident), buyer, vendor.
- Compliance by us with a statutory or other legal obligation.
- Where this is in your vital interests, e.g. if there is a life-threatening situation.
- Where we are pursuing our own legitimate interests or those of a third party. This will not apply if our interests are overridden by your interests or your fundamental rights and freedoms. We must carry out a balancing exercise therefore to decide whether we can rely on this gateway to ensure that it applies. In each case we have done this and we do not consider your interests, rights or freedoms outweigh our own or those of the third party concerned.

This notice identifies the relevant gateway applicable in each case. In some cases, we will rely on more than one gateway depending on the particular purpose for which we are using your data.

Additionally, any data must be processed by us fairly and openly.

Why we process your data

The various purposes for which it may be necessary for us to process various categories of your information include: -

- In our legitimate interests for deciding on the suitability of a proposed landlord, vendor, buyer, tenant/resident
- In our legitimate interests for verifying the credit worthiness/suitability of buyers/ vendors/ tenants/residents
- Our legal obligation to check immigration status/right to rent. This is also to verify identities.;
- To perform our contract to deal with buyers, vendors, landlords, joint tenants and residents who are linked to the contract
- To perform our contract to complete the tenancy agreement
- In our legitimate interests to secure rental payments/performance of tenant obligations, e.g. deposits and guarantors
- For contractual performance for rent collection and collection of other payments including banking details

- For contractual performance for managing the tenancy and the property
- For contractual performance and/or in our legitimate interests for record keeping
- For contractual performance for arranging repairs and maintaining the condition of the property and keeping it in a safe condition.
- For contractual performance for monitoring and enforcement of tenant responsibilities
- For contractual performance or in our legitimate interests for recovering debts and other payments due, including any possession proceedings
- In our legitimate interests for administering liability for Council Tax
- In our legitimate interests and those of the provider relating to arranging and paying for utilities and services
- In our legitimate interests for dealing with welfare benefits (including Universal Credit and housing benefit) where payable in respect of the rent
- In our legitimate interests in relation to contract termination including the return of any deposit
- In our legitimate interests for processing complaints
- For contractual performance or in our legitimate interests for dealing with health and disability issues relating to tenants/residents
- In our legitimate interests for obtaining and holding audio and cctv recordings
- To perform our legal obligations to provide information to public or local authorities who are legally entitled to require this information
- In your vital interests for contacting next of kin etc., in an emergency
- In our legitimate interests for the storage of emails, records of calls and other communications
- In accordance with our legal obligations if you exercise your rights under data protection law
- To perform our legal obligations for compliance with legal and regulatory requirements
- In our legitimate interests for the establishment and defence of legal rights
- In our legitimate interests for prevention, detection and investigation of crime, money laundering and anti-social behaviour and the security of any website or other means of electronic communication

We may change the purposes where this is compatible for the purpose for which we obtained the data originally. If we need to use your data for a non-compatible purpose, we will notify you and explain the legal gateway that allows us to do so. We may process your information without your knowledge where this is required or permitted by law.

More information about what we do with data and why, along with the relevant legal gateway is given in the Table. This also tells you who we share data with and receive it from.

Retaining Communications

We will monitor, record and retain your calls, emails, text messages, social media messages and other communications. This is in our legitimate interests to maintain an accurate record of these. This may be necessary to manage your tenancy or the property or to deal with your application for a tenancy or to deal with tenants/residents or prospective tenants/residents/guarantors. We need these records for our ongoing dealings with you, including our data protection obligations.

Length of storage of data

Data can only be stored on a time limited basis and not indefinitely. We will hold personal data about you for the duration of your tenancy and for seven years after your tenancy has ended. This is the statutory limitation period six years plus a further year to allow for service of proceedings should proceedings commence later. We are also required to retain information for up to six years for tax purposes. If your tenancy application does not go ahead then we retain data for one year.

Storage and security of data

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, solicitors, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

All our information is stored securely electronically on servers or devices. Certain information is also retained on a secure basis in hard copy format, in locked filing cabinets.

Telephone calls

To protect our legitimate interests telephone conversations may be recorded electronically for monitoring and to ensure that we have a record of what is said. You or others may leave messages when calling.

CCTV

CCTV is currently installed in our office CCTV might also be installed in property, when we or the landlord install this in is for security purposes in cases where we consider that it is in our legitimate interests to carry out such monitoring which must be done in accordance with legal requirements. We may also use CCTV to detect breaches of the tenancy terms, e.g. in the common parts or outside the building. Recordings will be kept for these purposes.

Information legally required under your contract

Your agreement provides that in certain situations you must give us information when asked. This is a legal obligation because it is a contractual requirement.

Holding data outside the European Union

Our email account and web provider is the provider specified in the Table. Our email account is web based. Providers store related data internationally and not necessarily within the European Union. The recipient of this data is the provider concerned. We have made sure , there is an agreement containing appropriate and suitable safeguards.

Your rights

Where we hold personal data about you, you are the data subject. Data protection legislation gives you a number of rights. To exercise any of these rights you should contact us. You can do so by email or you can telephone us on the number given at the address and number given on the first page of this notice. You can also write to us at our address given at the top of this notice. Normally no fee is payable, unless numerous requests are received a small administration charge may apply.

In particular you have a right to object to the processing of your information where we are processing this in our own legitimate interests or those of someone else. This applies if you feel that this impacts on your own interests or your fundamental rights or freedoms.

These rights are as follows –

- Access – you have the right to make a request to be told what personal data we hold about you. This is a right to obtain confirmation that data has been processed and to have access to your personal data and the right to information details which should be provided with the privacy notice.
We will respond within 30 days to your request.
- Correction/Rectification – if you consider any data we hold about you is inaccurate you can tell us so that where appropriate this can be corrected. Where a mistake is made in data processing then you can ask to have it rectified. Any third parties who have received the data from us should then be told of the rectification and you should be informed by us of any such third parties.
- Erasure – you have a right to ask us in certain circumstances to erase any data we hold about you (the so called right to be forgotten). Individuals can request the right to have personal data erased to prevent processing in specific circumstances, i.e. it is no longer necessary, consent has been withdrawn, there is an objection and where applicable your rights etc., override the legitimate interests to continue our processing, or data has been unlawfully processed.
- You can object to our processing of data – this allows you to object to our processing of data about you. We must then stop processing data unless we can establish legitimate reason for continuing. In particular this applies where we are relying on our own legitimate interests or those of a third party to process data but it can also apply in other situations.
- Restricting processing – you can ask us to suspend processing of your personal data and we must then restrict processing of data. This includes where you are contesting the accuracy of a statement or the lawfulness of the processing.
- Data portability – this allows individuals to reuse their personal data for their own purposes across different services allowing them to move, copy or transfer personal data more easily.

Withdrawal of consent

Where your consent provides us with the legal gateway to process data about you you can withdraw this at any time by telling us by email or post using the telephone/addresses given above.

Data Breach

We must establish the likelihood and severity of risk to your rights and freedoms. If it's likely there will be a risk we will notify ICO and yourself; if it's unlikely, it is not necessary to report the breach.

We must justify our decision on both occasions.

We must report a breach without undue delay, but not later than 72 hours after becoming aware of it. If it takes longer, we must have a reason for the delay.

Log must be kept of all data breaches within the company.

Complaints

We operate our own internal complaints policy and if you have any concerns about the way in which we collect or handle data please contact us.

Additionally, you have the right to lodge a complaint with the Supervisory Authority who is –

Information Commissioner
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
www.ico.org.uk

GDPR LAWFUL BASIS FOR THE PROCESSING

Introduction

As necessary, we collect, use and otherwise process different categories of information (data) about you relying on the various legal gateways available to us. This relates to your application, and if this goes ahead, so that we can manage the transaction or tenancy and the property along with associated matters. This part of this processing gives you a general description of these processing activities for the different categories of information and the purposes for which we process your information. If you consider that we have not given sufficient details of what we do, then you can make an access request for more information.

Background

Renting out residential accommodation and managing sale and rental of properties is a multi-faceted.

We must process your data for a large number of different purposes. Data protection law requires us to give you information about these processing activities as concisely as possible. To do so we have split information about you into different categories, which is in line with requirements in the legislation. We also have to tell you the extent for which your information can be used and shared. Due to the nature of our business information falling into one category will be combined with information in other categories to be handled by us as permitted for the stated purposes under the relevant legal gateway which we have to identify. For example, information about your identity/contact details will be combined with other categories of information to correctly identify you, e.g. when we compile our accounts or pass information about a repair over to a contractor so that they can deal with the problem at the property in question. However, we only do this to the extent that it is necessary in the circumstances.

Expressions used

To make this Processing as concise as possible we employ a number of expressions –

Handle information – collecting, compiling, using or storing information (data).

Use information – when we use information this means we consult it, compile it, refer to it to make a decision, or act on it, or combine it with other data. When using it in this way we may have to alter it.

Share data – this includes transferring data to someone else where this is necessary or receive it from a third party.

Collect data – this is where we receive information either from you, or from a third party

Compile data – this is where we use information about you which we have collected to generate information about you, e.g. rent payment records or repair records.

Next of kin etc. – this includes close relatives.

Altering Data

We are required by data protection legislation to keep your information up to date and it is of course in our own legitimate interests to do so for us to ensure that we have accurate records. For example, we keep our record of your rent payments up to date as they are received.

Storing Data

We keep information both electronically and in a manual filing system to maintain our records. We do this because we need to use it from time to time. Normally the legal gateway permitting us to do so which will apply will be the same as applies when we use the data. Additionally, however, there are legal obligations to retain data under data protection law, taxation legislation and housing law. We also need to do so to fulfil our contract with you. In our own legitimate interests, we also need to retain information to deal with enquiries or disputes and for audit purposes.

Destruction of Data

We delete/destroy data once it is no longer needed. This is a requirement of data protection law. This notice tells you the period for which we normally store data.

What this Processing tells you

Information is handled as necessary from time to time. As already stated, information falling under one category can be amalgamated with or added to information in another category in order to carry out the stated purposes.

Part 1 of this processing tells you, depending on the relevant category of your information, what our processing activities are and what is the legal gateway permitting processing as well as the purpose for which we carry out these processing activities.

Where the legal gateway in question is our own legitimate interests (or those of a third party) we identify the relevant legitimate interests.

Details about sharing data are set out in Part 2, whether we transfer it to someone else or receive from a third party.

Part 1 – Collecting, compiling, using and storing your information

In this Part we list out the different categories of your information, briefly explain them where needed, explain what we do with the information and why, as well as specifying the relevant legal gateway we rely on to do so.

We use the word “handle” to cover collecting, compiling, using or storing this information.

Identity and contact details

1. This includes name, contact details, date of birth and national insurance number
2. We handle this information in order to enter into the contract and subsequently to manage the tenancy and the property. This is done to perform the contract.

Personal and background information

1. This includes details of the present residence and previous occupation including landlords details, current occupation and status, employed, student etc., employer or educational institution, state benefits received, details of other residents, details of home ownership, any bankruptcy or county court judgments, next of kin etc., pets and any photographs of yourself.

2. This information is handled to evaluate your suitability as a buyer, tenant seller, landlord. This is done for our own legitimate interests. These are to ensure that any sales or let is to reliable tenants and residents with suitable guarantors where applicable, buyer, seller and landlord.
3. We also handle this information which relates to next of kin etc., to contact them in the event of an emergency. This is to protect your vital interests.
4. This information will also be handled if we need to trace you to contact you in connection with the contract or the property or to pursue a claim against you, e.g. for unpaid monies such as; commission, payments or rent arrears. This is in our own legitimate interests. These are to enforce your obligations, deal with property left behind at the property or to recover property.

Bank details

1. This includes details of your bank, building society or other paying organisation, including those operating digitally/online.
2. We handle this information in order to receive payments from you or on occasion to make payments to you. This is done to perform our contract.
3. We also handle this information if we seek to make recovery from you of unpaid debt. This is in our own legitimate interests. These are to recover what is due to us.
4. We also handle this information as part of our verification of your suitability as our client, including to protect against money laundering. This is in our own legitimate interests.

Contract details

1. This includes renewals of the contracts. Information within this category includes the address of the property, start date for the contract, length of contract, rent, charges, penalties and other payments.
2. We handle this information to prepare and complete the agreement and then to manage the agreement and the property. This is done to perform our contract.
3. Tenancies are renewed by agreement. We handle information about the renewal of tenancies. This is done for contractual performance.
4. Where you are a joint tenant / owner or there are residents living with you details of any other joint tenant / owner or resident are linked with the tenancy/property.
5. We handle this information to prepare and complete the agreement and thereafter to manage the tenancy and the property. This is done so that we can form a contract.
6. Where there is a guarantee, e.g. from a parent, we collect information about the identity and contact details of the guarantor, background information about the guarantor and details of property owned. This is then linked to your tenancy and the property.
7. We handle this information to protect our own legitimate interests. This is to provide security for the payment of the rent and to ensure compliance with tenancy obligations.

Deposits (if any)

1. This includes the amount of a deposit, who pays it and in what shares and the steps taken to protect the deposit.
2. We handle this information to deal with the deposit received and to administer the deposit. This includes handling information about persons who contribute towards the deposit who are not a tenant. This is done both for contractual performance and to ensure compliance with legal obligations relating to handling deposits under the Deposit Protection Legislation. This is to secure payment of the rent and compliance with tenancy obligations.
3. We also handle deposits at tenancy termination and this is dealt with under that section.

Immigration/right to rent checks

1. Under immigration legislation we check that each tenant and adult resident in the property has the right to rent. This includes retaining copies of passports, driving licences and other specified documentation. We must retain this for inspection if required by the Home Office.
2. We handle this information in accordance with the requirements of immigration legislation in order to carry out our legal obligations.
3. We also handle this information in order to verify the identity of tenants and residents along with guarantors in order to protect our legitimate interests. These are to ensure that we are dealing with the correct person. This is done in Wales as well as in England for this purpose.

Rent and payment collection

1. This includes records we compile to record receipt of rent and other payments from tenants /landlords/buyers/vendors and associated documentation relating to such payments. This also includes any documentation where we need to issue reminders for payment, including levying charges for interest or fees for late payment.
2. We keep this information in order to compile correct and up to date records. This is done for contract performance.

Recovery of arrears, claims and possession proceedings

1. In the event of non-payment of commission due or rent or other payments due, or if there is non-performance of the contract (including allegations against ourselves) then we record this and enter into relevant communications. This includes information and documentation related to any proceedings which may be commenced or brought against us in relation to these matters, including proceedings to recover possession of the property.
2. We handle this information in order to pursue recovery of what is owing to us and to enforce our rights, to defend claims, and / or to recover possession of the property. This is done in our own legitimate interests. These are to protect our property interests, to enforce our rights and to ensure payment due to us is made, as well as to defend any claims brought against us.

Repairs/housing standards/health and safety

1. This includes condition surveys, bank valuations, inspection reports, reports of repairs required and information about actions taken. This extends to conditions and standards generally at the property including health and safety, e.g. gas safety.
2. We handle this information to ensure that the property and its contents are properly maintained and comply with current regulations. This is done both for the purposes of contractual performance and, where applicable, to comply with our legal obligations.

Breach of contract / tenancy agreement/nuisance etc.

1. This includes complaints which we receive or information which we hold relating to alleged breaches by a tenant or resident (which could include a child) or landlord or buyer or seller, including nuisance and anti social behaviour. This includes records and related communications. This includes complaints about these matters made by any party or neighbours or other tenants / landlords or residents.
2. We handle this information so as to ensure that agreement obligations are complied. This is to protect our own legitimate interests and the legitimate interests of affected third parties. These legitimate interests are ensuring the agreement obligations are complied with as well as the prevention and detection of crime and anti-social behaviour.
3. We also handle this information under a legal obligation where there is a selective licensing area in force or where the property is a licensed house in multiple occupation (HMO) .

Council Tax liability

1. Notification is given to the local authority in relation to landlord /tenant/resident liability for Council Tax. This can include information about the period of occupancy as well as former and subsequent addresses.
2. We handle this information in order to ensure that the liability for Council Tax is dealt with correctly. This is done to protect our own legitimate interests and those of the local authority. These are for the correct billing and collection of Council Tax and to ensure that we do not have to meet Council Tax liability ourselves where this is not appropriate.
3. In the event of the local authority serving a statutory notice we then we must supply this information to comply with our legal obligations.
4. Where appropriate the tenant may be entitled to a reduction in Council Tax (formerly called Council Tax benefit). Information is handled relevant to claims made by tenants. This is in the interests of the local authority administering the scheme to see that benefits are properly calculated and paid.

Water charge payments

1. This relates to notification to a water company of the tenants/residents who are living at the property their periods of occupancy and it can include previous and subsequent addresses. It also relates to communications between ourselves and the water company concerned.
2. We handle this information to establish liability for water charges in our own legitimate interests and those of the water company concerned. This is to ensure that legal liability for payment of water charges is correctly established and discharged.

Utilities and other service providers

1. We arrange and establish liability for payment of gas and electricity consumed at the property and any services which are provided, e.g. Broadband or cable tv. These services may be provided as a requirement under the tenancy agreement. It includes communications about changes of home owners or tenants, interruptions and disconnection of supply and work to be carried out in connection with utilities and services such as the installation of smart meters/replacement meters.
2. We handle this information in order to arrange provision of utilities and services and ensure that the correct liability for relevant charges is established and that these are paid for. This is done in our own legitimate interests and those of the utility company/provider concerned. These are to ensure utilities and services are provided and that liabilities are paid.
3. We also handle this information in order to deal with breakdowns, interruptions and disconnections and to ensure that the appropriate quality of service is provided. This is done in our own legitimate interests. These are to ensure that requisite utilities and services are available and are provided at the property.

Universal Credit/Housing Benefit/Local Housing Allowances

1. Where eligible a tenant will be entitled to the appropriate welfare benefits to assist them to pay rent. Information may be required by the Department for Work and Pensions (DWP) or local authority to verify entitlement. Normally, payment of benefit is made direct to the tenant; however, if the tenant is vulnerable or there are arrears, payment of benefit can be made direct to us. This extends to Council Tax reductions (the old Council Tax benefit).
2. We handle tenancy details and rent payment records, including information about arrears of rent, and the tenant's personal circumstances, relevant to the processing of claims and the administration of benefits. This is done for contractual performance. It is also carried out in our own legitimate interests to secure payment of rent due to us.
3. We handle information relevant to applications for benefit and in particular applications for direct payment to ourselves including reasons for non-payment of rent. This is for contractual performance.
4. On occasion where direct payment has been made to us there may be claims by the benefit authority for recovery of overpayments. We handle information relevant to such claims. This is done for our own legitimate interests. These are to ensure that we can collect and retain rent due to landlord.

Agreement termination

1. You or We may serve notice to terminate the agreement between us or requiring the tenant to vacate and, if need be, enforce this by court possession proceedings.
2. Agreement terminations of whatever kind also involve the payment of any owed monies, return of any deposit paid, possible claims against client or guarantors, claims on rent insurance or property insurance, arrangements for landlords, vendors tenants/residents to vacate the property, tenants/resident's property being left behind. They also give rise to issues around the state and condition in which the property has been left, e.g. cleanliness.
3. We handle information relevant to these matters concerning the agreement termination. This is done in our own legitimate interests. These are to ensure that all appropriate financial claims by either party against the other are correctly dealt with. These include our obligations in relation to the refund of deposits, to comply with our contractual obligations between us and the tenancy deposit scheme with whom the deposit is protected.

Complaints

1. We operate a complaints procedure which may be informal. Although we will do all we can unfortunately sometimes things go wrong so complaints may arise.
2. Information handled concerns complaints which you may make or which may be made on your behalf. These will give rise to communications and records being compiled by us.
3. We handle complaints with a view to resolving these, although this might involve external intervention, e.g. by the courts.
4. We handle complaints for contract performance. This is also done in our own legitimate interests. These are to protect ourselves against claims and to ensure that the complaints are properly resolved.

Data Breach

What is a data breach;

- access by an unauthorised third party;
- deliberate or accidental action (or inaction) by a controller or processor;
- sending personal data to an incorrect recipient;
- computing devices containing personal data being lost or stolen;
- alteration of personal data without permission; and
- loss of availability of personal data.

When and how do we notify?

We must notify the ICO within 72 hours of becoming aware of the essential facts of the breach. This notification must include at least:

- name and contact details;
- the date and time of the breach (or an estimate);
- the date and time we detected it;
- basic information about the type of breach; and
- basic information about the personal data concerned.

When and how do we notify our customers?

If the breach is likely to adversely affect the personal data or privacy of our customers, we need to notify you of the breach without unnecessary delay. We will also inform you of:

- name and contact details;
- the estimated date of the breach;
- a summary of the incident;
- the nature and content of the personal data;
- the likely effect on you;
- any measures we have taken to address the breach; and
- how you can mitigate any possible adverse impact.

What do we need to record in our breach log?

You must also keep your own record of all personal data breaches in an inventory or log. It must contain:

- the facts surrounding the breach;
- the effects of the breach; and
- remedial action taken.

Health/disability

1. Importantly, this is sensitive personal information to which additional protections apply. We may be given information about your health (whether mental or physical) or disabilities.
2. Health information may be given to us to explain your absence from the property or as a reason why rent has not been paid. You may wish us to have information about your health so that we are aware of how you may need assistance on occasion. This could also be information about health or disabilities affecting someone else which impacts on you.
3. We may be given information about your disabilities so that we can make particular arrangements for you, including any adaptations which may be required to make under disability discrimination legislation.
4. We handle information about your health or disability, and the health of others depending upon the circumstances to assist us in the management of the tenancy and the property. This may be to protect your vital interests. It may alternatively be for contractual performance where it affects your ability to perform your contractual obligations under the tenancy agreement. It will be in our own legitimate interests if we are told of any medical condition which affects you. This is so we are aware of possible impacts on you.
5. In regards to information concerning any disability, we handle this information to assist in the management of the agreement and the property. This may also be under a legal obligation where we are obliged by law to make provision to deal with your disability.
6. In addition, as this is special category data, additional legal requirements are imposed upon us about your health and/or disability and we may request your consent to handle this information.

CCTV and Audio

1. If we operate cctv you will be given information about this. We may operate cctv to cover common parts or the exterior of the premises.
2. We may also hold audio recordings, e.g. messages from you on telephone answering machine or mobile phone.
3. Where cctv is operated this is for the safety and security of the premises in question and for the prevention and detection of crime and anti social behaviour, as well as monitoring agreement obligations. This is done in our own legitimate interests. These include the protection of our property and ensuring compliance with tenancy obligations as well as the safety and security of tenants, residents and neighbours.
4. We handle audio recordings to assist with accurate record keeping. This is done for contract performance or in our own legitimate interests. These are to ensure that we have reliable records of communications.

Correspondence etc

1. Correspondence includes all ways in which we receive communications from whatever source. This includes emails, text messages, social messaging and messages, letters and documentation. This can include photographs and other visual recordings.

2. We handle these communications initially relating to entering into the agreement and then for the management of the agreement and the property, as well as associated matters arising under the various categories of information referred to in this Processing. This is done for contractual performance where applicable, to carry out any applicable legal obligations imposed on us, to protect your vital interests, or in our legitimate interests. These legitimate interests are to ensure that we have the necessary information relating to these matters and for accurate record keeping.

Websites and online platforms

1. Information about you is available in the public domain, often put there by you. This can be accessed by appropriate searches which allow for access to the websites which hold this information.
2. Information about you is also made available when you access online platforms,
3. We handle this information to assess your suitability for service we provide and for the management of the agreement and the property. This is in our own legitimate interests to ensure that tenants/residents are suitable and that the agreement and the property are effectively managed. This can include ensuring that agreement obligations are performed. These legitimate interests are to ensure that our property interests are protected and our rights are enforced.
4. We handle information received via our online platforms for contract performance, including arranging sales, lettings and entering into agreements.

Insurance

1. We are insured and we also hold details of buildings insurance or public liability, including liability to yourself for injuries or compensation and rental insurance, in the event of rent arrears or other tenancy default.
2. We handle information about you which may be relevant to our insurances to arrange cover, to administer insurance contracts, to renew insurances and to make claims. Contractually we are under certain duties, e.g. to disclose information to the insurers. We handle this information to protect our legitimate interests. These are to ensure that appropriate risks are adequately insured against and to recover any sums due to us under the policy as a result of claims.
3. It is your responsibility to insure your own contents/belongings. You may seek information from us relevant to arranging such insurance or making claims. We handle this information and will do so with your consent which is provided as part of your request for any assistance or information.

Flat management

1. This applies in particular where the property is a flat. This flat will be held by property owner under a lease or subject to other contractual arrangements which will set out various responsibilities for the upkeep, insurance etc., of the block including common areas. The lease or other arrangements place contractual obligations on us which in turn may be passed on to you under the terms of the tenancy.
2. We handle information about you in order to carry out our responsibilities under these leases/arrangements. This is done in our own legitimate interests and in the interests of the freeholder etc., of the block so as to ensure that respective obligations are properly performed.

Part 2 – Sharing Information

Introduction

We share your information with various persons, organisations and public authorities as necessary. This involves us either transferring your information to others or collecting it from them, depending upon the circumstances. This Part of the Processes gives you details about this. It can be a two-way traffic between ourselves and others. In some instances, we may collect information about you from someone else following a request by us to them to provide this information.

Where we collect information from others (third parties) we have to tell you the source of this information, whether or not it is publically accessible, the nature of the source (i.e. whether it is publically or privately held) and the types of organisation from whom the information is obtained. Where possible we need to name the source as well but often this cannot be done. The required details appear in this Part of the Table.

Where information is received from a private person/body or a public authority, this information will not normally be publicly accessible, however in some instances it will be. Information which will be publically accessible will be information such as Council Tax bandings and information available in public registers, e.g. registers of births and other available public registers.

We share identity and contact details with all persons, organisations/authorities referred to below. This category of information is linked with the other information in every category for the purposes and under the legal gateway specified under each of the other categories of information. This is to ensure that you are correctly identified and, if need be, can be contacted.

A – Sharing of certain categories of your information

We share certain categories of your information (both transferring it to them and collecting it from them as necessary) with private persons/organisations and public authorities as necessary.

In Section B we go onto explain that, as necessary, certain private persons/organisations and public authorities can share any of your information (irrespective of its category).

Table 1 below identifies the different categories of your information and specifies the private persons/organisations/public authorities with whom these different categories of your information are shared as necessary. This Table should be read in conjunction with Table 2 (private persons/organisations) and Table 3 (public authorities). Tables 2 and 3 explain why we share your information with these persons/organisations/public authorities and the legal gateway which allows this to happen.

Depending on the category of data concerned you should also refer to that category under Part 1 above because the purposes set out for which we handle data and the legal gateway for doing so also usually apply when we share data with others.

Table 1 – Data categories and who they are shared with

Data category	With whom we share the data
Personal/background information	Other landlords/vendors/solicitors/surveyors/employers; debt collectors/tracing agents; next of kin etc.; insurers; banks, utility providers, deposit scheme, HM Revenue & Customs, regulators and other authorities UK Financial Services Compensation Scheme, Credit reference agencies, Fraud prevention agencies, Companies we have a joint venture or agreement to co-operate with, Organisations that introduce you to us (web portals like rightmove.co.uk for example), Companies that we introduce you to, Independent Financial Advisors
Bank details	Our bank, landlords, solicitors, deposit scheme, credit reference agency; debt collects/tracing agents
Agreement details	Other landlords/vendors/solicitors/surveyors/employers; debt collectors/tracing agents; next of kin etc.; insurers; banks, utility providers, deposit scheme, HM Revenue & Customs, regulators and other authorities UK Financial Services Compensation Scheme, Credit reference agencies, Fraud prevention agencies, Companies we have a joint venture or agreement to co-operate with, Organisations that introduce you to us (web portals like rightmove.co.uk for example), Companies that we introduce you to, Independent Financial Advisors
Deposits (if any)	Tenancy deposit body; debt collectors/tracing agents; taxation authority
Immigration/right to rent checks (England only) and verification of tenant's identity	Home Office; credit reference agency (for verification of identity)
Rent and other payments	Bank, benefits authority, taxation authority, joint tenants/resident's guarantor, insurers, debt collectors, insurers; banks, deposit scheme, HM Revenue & Customs, regulators and other authorities UK Financial Services Compensation Scheme, Credit reference agencies, Fraud prevention agencies, Independent Financial Advisors
Recovery of arrears, claims and possession	Debt collectors/tracing agents, joint landlords, taxation authority, joint tenants/residents, guarantors; insurers, solicitors, court
Repairs/housing conditions/health and safety	Contractors, tradespeople, etc., deposit protection body, joint owners or tenants/residents, freeholder flat management etc., guarantors, regulators and other authorities
Breach of tenancy agreement/nuisance etc.	Contractors, tradespeople etc., deposit protection body, joint owners or tenants/residents, guarantors, educational institution, neighbours, other residents etc., freeholder, flat management agents etc., insurers, regulators and other authorities
Council Tax liability	Taxation authority (local authority), tenants and landlords
Water charges	Welsh Water/Dee Valley Water Company (where property is located within the

	Welsh Water area) and other water companies
Utilities and services	Utility suppliers and service providers, e.g. gas
Universal Credit, housing benefit etc.	Benefit authority (Department for Work and Pensions or local authority), regulatory authority, joint tenants/residents/guarantors
Termination of tenancy	Other landlords or vendors educational institutions, debt collectors/tracing agent, taxation authority, deposit protection body, bank joint tenant/resident/guarantors, freeholder managing agents etc.
CCTV/audio/ recording table	Deposit body, joint owners or tenants/residents, sellers, buyers guarantor, next of kin etc.
Correspondence etc.	Depending upon the applicable category of information relevant correspondence etc. is shared with any of the persons/organisations/authorities listed in Section A.
Online platforms	Joint tenants/residents; guarantors
Insurance	Insurers, banks etc.
Flat management	Freeholders, flat managing agents etc.

Table 2 – Private persons/organisations

Categories of persons /organisations	Purpose and legal gateway
Other landlords/employers / vendors / solicitors, accountants, reference companies	To obtain references. This is to ensure suitability for a agreement in our own legitimate interests. We also provide information to prospective landlords/ vendors/ tenants and buyers in their legitimate interest to assist them in evaluating suitability for a tenancy/residency. These interests are to ensure that properties are let or sold within current legislations. Where the property is subject to selective licensing there is a legal obligation for new landlords to obtain references before they let.
Contractors/tradespeople/service suppliers	Assisting in carrying out our responsibilities under the agreement and for the management of the tenancy and the property for contractual performance. In certain cases, this is also to comply with our legal obligations in relation to housing conditions and health and safety, e.g. gas, electrical and fire alarm maintenance and inspection. We will also provide your contact details to contractors etc., to facilitate access to the property for contract performance. On occasion we will arrange for inspections in our legitimate interests. This is so that we can deal with complaints and pursue/defend claims.
Utility companies and service providers, e.g. Broadband	Arranging for utilities/services and establishing liability for payment along with administering their supply in our own legitimate interests and those of the provider. This is to ensure utilities/services are provided and that liability is correctly established. Utility companies also have certain statutory obligations to perform, e.g. metering. In the case of utilities or other service providers if we

	agree to provide any relevant utility or services as part of the agreement then these arrangements are made for contractual performance. Otherwise, they are in the legitimate interests of the utilities/service providers to ensure that they can effectively carry out their various activities.
Credit reference agencies	We request and consider credit and other referencing relating to deciding on the suitability of tenants and residents for a tenancy. This is in our own legitimate interest to ensure that we let to reliable tenants/residents.
Debt collects/tracing agents	To trace you or make a claim in our legitimate interests. These are to enforce our legal rights.
Joint property owners / tenants/residents	Management of the tenancy and the property for contractual performance. Additionally, in our own legitimate interests and those of joint tenants/residents where there are arrears of rent or other payments due or breaches of the terms of the tenancy agreement as they are either jointly liable for performance or non-performance could adversely impact on their continued residence at the property. The legitimate interests are to protect our own property interests and to enforce our rights.
Guarantors	Management of the tenancy and the property for contractual performance. We also inform guarantors of claims and liabilities for contractual performance of the guarantee. It is in our own legitimate interests and those of the guarantor to give and receive information relating to non- performance of tenancy obligations including non- payment of rent and other payments. Our interests are to protect our property interests and to enforce our rights and the guarantor's interests are so that the guarantor is aware of possible liability under the guarantee.
Next of kin etc.	To make contact with them in the event of an emergency to protect your vital interests.
Insurers	To arrange public and other liability insurance and rent insurance and to make claims. This is in our legitimate interests and the insurers legitimate interests. These are making sure that appropriate insurance is arranged and the policies are correctly administered. Under the terms of policies, we are required contractually to provide information to insurers.
Banks and lenders	Where we have loans, information regarding property sales or tenancies must be provided to arrange and administer loans. This is in our own legitimate interests, contractually they are entitled to your information. In the case of banks information about you can be shared for the purposes of administering payments for contractual performance. Your information can also be shared for the purposes of preventing and detecting money laundering and fraud. This is in our own legitimate interests and those of the bank in order to detect crime. Contractually we may be required to provide information regarding insurance cover to bank.
Neighbours, other tenants and Residents, landlords, buyers, vendors	This includes information relating to complaints including alleged breaches of the tenancy agreement and anti social behaviour, as well as the abandonment of the

	property. It can include car registration information. This is in our own legitimate interests to protect property rights and to enforce compliance with the terms of the agreement. It is also in the legitimate interests of neighbours for their enjoyment of their own properties and to protect their property, interests and rights.
Flat freeholders, managing agents etc., where the property is a flat.	Under leases/other contractual arrangements they are entitled to certain information, e.g. who occupies the flat and the terms of such occupation. Further, consents/permissions may be required relating to the tenancy for the carrying out of alterations or works or your information may be relevant to repairs. This is done in our own legitimate interests. These are to ensure we comply with our own contractual obligations. Additionally, there may be complaints involving breach of the terms of these leases/other contractual provisions connected with nuisance, non-compliance with leases/other arrangements or anti social behaviour. Consequent upon this information may be shared in our own legitimate interests or those of the freeholder managing agent etc., concerned. This is to ensure compliance with our own contractual legal obligations and/or for the management of the block.
Web sites, portals etc.	Undertaking searches and obtaining publically available information relevant to your suitability for a residency and relating to the management of the tenancy and the property. This is undertaken in accordance with applicable data protection law and guidance and subject to data protection principles. In connection with your application for a tenancy, we may receive information via any online portal involved for contractual performance.

Table 3 – Public Authorities

Home Office	Immigration/right to rent checks for the performance of our legal obligations
Benefit authority	The administration of benefits such as Universal Credit (by the Department for Work and Pensions) and the housing benefit/local housing allowance by the local authority. This includes applications to them for direct payment of benefit to ourselves or landlord. It extends to claims by them for overpayment where we receive direct payments. This is for contractual performance and/or in our legitimate interests to ensure that we collect rent and that amounts properly due to landlord are received.
Deposit body	Under housing legislation landlord is required to protect any deposit which tenant pay in connection with the tenancy. We may pay this into a custodial scheme which holds the money or alternatively hold it ourselves in which case it is in insured scheme. This is to comply with our legal obligations. During the course of the tenancy it may be necessary to give details of any changes to the deposit body to comply with our legal obligations. On the termination of the

	tenancy for contractual performance we must arrange for the return of the deposit in whole or in part depending on whether there are any claims on it or not. In the event of disputes these can be submitted to adjudication in which case it is necessary for information to be provided to the deposit body concerned (and its adjudicator) in our legitimate interests to pursue or defend claims. This is also contractually required under the rules of the scheme.
Educational institutions	Information relating to non- payment of rent, breach of agreement terms, nuisance or anti social behaviour may be shared with educational institutions where you are studying. Educational institutions can operate complaints schemes in conjunction with landlords of student properties. This can include information about tenancy terminations. This is in our own legitimate interests to protect landlord's property interests and our rights and in the interests of the educational institution concerned to oversee the conduct of their students.
Taxation authorities	These are HM Revenue and Customs and (in the case of Council Tax and Council Tax reduction schemes) local authorities, as well as any other public authority having power to levy taxes or charges. We are required by law to make appropriate returns to comply with legislation imposing taxes etc. In the case of Council Tax this is required where statutory notice to that effect is served on property owner. Otherwise, we share information with the local authority relating to Council Tax in our own legitimate interests to ensure that Council Tax is correctly administered and in the legitimate interests of the local authority to collect information for the same reason.

B – Private persons/organisations/public authorities with whom any information is shared

As necessary, we share all of your information (irrespective of its category) with certain private bodies/organisations/public authorities. This includes transferring your information to them and receiving it from them. These are

Category of person/organisation/public authority	Purposes and legal gateway
Professional advisers	Assistance and advice regarding the management of the agreement and the property for contractual performance. Where we handle your information under some other gateway and a professional adviser assists or advises this will for the same purpose and under the same legal gateway. If it is in the legitimate interests of ourselves or someone else, then those interests will be the same. These are to ensure that we act appropriately and properly as well as according to the law.
Police/law enforcement agencies*	Prevention/detection of crime and anti social behaviour in our and their legitimate interests. This is to protect our property and enforce our rights and to enforce the law.
Regulatory authorities*	To carry out their functions in their legitimate interests. These are to enforce legal requirements. On occasion, we may be under a legal obligation to provide

	<p>your information, particularly if a notice to that effect is served on us. This can include an ombudsman or accreditation or similar scheme of which we are a member. It also includes water companies, utility providers who are exercising their functions as statutory undertakers.</p>
Letting and managing agents	<p>Sometimes we might use other lettings or estate agents to let or sell the property in our and their legitimate interests. These are so that the tenancy and the property are effectively let and managed or sold. Contractually we are required to provide your information to any letting/managing or estate agent we instruct.</p>
Courts*	<p>The administration of Justice in our legitimate interests. These are to pursue and defend claims.</p>
Prospective purchaser of the property	<p>In the event of a proposed sale of the property either subject to the tenancy or with vacant possession any prospective purchaser will require information about the tenancy and the property. This is in our own legitimate interests and their legitimate interests. This is part of the conveyancing and sales process for both parties. The legitimate interests are to ensure that correct information is provided and received.</p>

Names of persons/organisations/public authorities with whom information is shared

Where we are able we have to provide you with the identity of the persons/organisations/authorities which are referred to in Tables 1, 2 and 3 above.

Category of person/organisation/public authority	Purposes and legal gateway
E-mail provider:	1&1 Internet Ltd. Discovery House, 154 Southgate Street, Gloucester, GL1 2EX Google; Googleplex 1600 Amphitheatre Parkway, Mountain View, CA 94043 Microsoft; 1 Microsoft Way, Redmon, WA, 98052
Website provider/host	1&1 Internet Ltd. Discovery House, 154 Southgate Street, Gloucester, GL1 2EX
Accountant:	Sandip K Ray, B.Comm(H), FCA (India) , FCCA, T S Associates Accountants and Business advisers. 271A Franciscan Road, London SW17 8HE
Agent's Bank:	543 Norwood Rd, West Norwood, London SE27 9DW
Agent's Insurance:	Hiscox Insurance Company Limited, 1 Great St. Helens, London, EC3A 6HX, United Kingdom
Other professionals	Unable to provide a list. We may share certain information with other bodies such as solicitors, personal advisers in line with our duties.
Local authorities:	We may share your data with local authorities responsible for an area where you live or are moving into. We mainly operate in the borough of Lambeth and sometimes in Southwark or Wandsworth Council
Contractors etc.,regularly employed to maintain the property:	Crystalshine 97 Hopton Road, Streatham, SW16 2EL Norbert Furtak 7 Namton Drive, Thornton Heath, CR7 6EP Dreams Gardens 43 Links Road, Tooting, SW17 9EE Nowak Carpentry Ltd; 97 Hopton Road, Streatham, SW16 2EL Landlord-Certificates Ltd; 11 Hatch Lane, London, E4 6LP Bogdan Paczek; 27 Hunter Road, Thornton Heath, CR7 8QJ Brixton Beds; 236 Brixton Rd, London SW9 6AH
Water Company:	Thames Water, Clearwater Court, Vastern Road, Reading RG1 8DB. Affinity Water, Affinity Water, Tamblin Way, Hatfield, Hertfordshire AL10 9EZ Landlord Tap; Water UK; 3rd Floor, 36 Broadway, London SW1H 0BH
Deposit protected Scheme	The DPS, The Pavilions, Bridgwater Road, Bristol, BS99 6AA MyDeposits 1st Floor, Premiere House, Elstree Way, Borehamwood, Hertfordshire, WD6 1JH
Service / Utility Providers	One Utility Bill Ltd t/a Notify First Floor, 5 Media Exchange, Coquet Street, NE1 2QB