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# Privacy Notice – Experian Rental Exchange Website

Last updated: 22 August 2018

We take your privacy seriously. This Privacy Notice explains what personal information we collect and how we use it to process the query you've submitted.

We encourage you to read this notice thoroughly.

## Who is Experian and how can you contact us?

When we refer to 'Experian' in this Privacy Notice, we mean Experian Limited.

Experian is part of a group of companies whose parent company is listed on the London Stock Exchange (EXPN) as Experian plc. The Experian group of companies has its corporate HQ in Dublin, Ireland, and its operational HQs in Costa Mesa, California and Nottingham, UK.

You can find out more about the Experian group on our website at [www.experianplc.com](http://www.experianplc.com).

If there's anything you're unsure about in this Privacy Notice, feel free to contact our data protection officer at [uk.dpo@experian.com](mailto:uk.dpo@experian.com).

## What information we collect

We will need to ask you for certain personal information to assist with your enquiry.

We will also collect other information about you and the devices you use to access our website, or we may ask third parties to do this for us, in these cases we do so by using technologies such as cookies. See also our [Cookies policy](#).

**Find out more**

## Contact information

When you request a callback, we will ask you to provide some contact information. Contact information may include some or all of the following: full name, company name, job title, email address and telephone number.



We will only retain your contact information for a maximum of 12 months after you submit your request for a callback unless you agree to receive marketing communications from us, in which case your details will be retained until such time that you unsubscribe from our marketing list. If you do not agree to receive marketing information from us your contact details will only be used in order to answer any queries you may have.

## How we use your information

We use your personal information in a number of ways to fulfil your request.

### Find out more

#### To provide and improve customer support

We will use your information to be able to provide and improve the customer support we provide to you (e.g. when you have questions).

#### Internal training purposes

We will use your information to ensure that our team has the knowledge and expertise they need to ensure we provide the best possible experience to our customers when interacting with us.

#### Reporting and analytical purposes

We will use your information for reporting and analytical purposes to enable us to improve our products and services and to provide appropriate levels of support to our customers.

#### To maintain our records and other administrative functions

Like any business, we need to ensure that we maintain comprehensive and up to date records of the ways we process your personal information and other operational activities and therefore we will process the information you provide for record-keeping, updates and general administrative purposes.

#### Complaint and dispute resolution

Whilst we will try to make sure that you are happy with the service we provide and do not feel the need to complain, if you do complain to us, we will use the information we have about you to help us manage your complaint.

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## To comply with the law

Like any other business, we are required to comply with many laws and regulations. We will, where necessary, use your personal data to the extent required to enable us to comply with these requirements.

## For marketing and market research

If you have given us your consent to contact you we will use the information you have submitted through our website for marketing and market research if we think one of our products, services or offers is relevant to you. We may contact you about them by email, SMS, on the phone or through the post. Any communication we send to you about this will include the option to unsubscribe from us contacting you again. In fact, all of our marketing communications will include the option to unsubscribe from us contacting you in future.

Experian may select particular customers and invite them to be involved in market research. If you accept this invitation, we will use the feedback you give us to improve our products and services. The invitation will include the option to not take part in future surveys.

## What are the legal grounds for handling personal information?

Data protection laws require that, where we process your personal data, we must satisfy at least one prescribed condition for processing. These are set out in data protection law and we rely on a number of different conditions for the activities we carry out.

### Find out more

#### Consent

Where we collect other information from you such as when we use cookies to collect information about the device you use to access our website, or sometimes third parties collect this on our behalf. You will be asked to consent to this before using our website. If you choose not to give your consent, or you later remove your consent, this may affect our ability to provide the services you want, to you. We may also rely on the consent ground for using your personal information to contact you for marketing purposes

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## Necessary in our legitimate interests or those of a third party

In the United Kingdom, we can also use personal information where the benefits of doing it are not outweighed by the interests or fundamental rights or freedoms of individuals. The law calls this the “Legitimate Interests” condition for processing. Where we rely on it, the benefits being pursued by us are:-

- **Complying with/supporting compliance with legal and regulatory requirements** We must comply with various legal and regulatory requirements. Additionally, the services we provide help other organisations to comply with their own legal and regulatory obligations. For example, Experian is regulated by the Financial Conduct Authority.
- **Internal training purposes** - to enable us to train our staff to better provide services to our customers.
- **Reporting and analytical purposes** – to provide management information and information to improve our services.
- **To provide and improve customer support** – to provide you with a callback or email in order to answer your query.
- **To maintain our records and other administrative purpose** - We will use your information to ensure that we maintain comprehensive and up to date records of the ways we process your personal information and other operational activities and therefore we will use the information you provide for record-keeping, updates and general administrative purposes.
- **Complaint and dispute resolution** – we will need to use customer data when looking into queries and complaints.

## Who we share your personal information with

We share your personal information only with those persons who need to handle it so we can provide the service you are requesting. We may also share it with companies within the Experian group who manage some parts of the services for us; with suppliers who provide services to us which require access to your personal information only; and with resellers, distributors and agents involved in delivering the services we provide – where necessary for them to do so.

## Find out more

### 1. **Group companies**

As a member of the Experian group of companies, we can benefit from the large IT infrastructure and expertise that exists within our business. This means that the personal data you provide to us may be accessed by members of our group of companies for support and administrative purposes.

### 2. **Suppliers**

We use a number of service providers to support our business and these service providers may have access to our systems and data in order to provide services to us and/or to you on our behalf.

### 3. **Public bodies, law enforcement and regulators**

The police, other law enforcement agencies, regulators, as well as public bodies such as local and central authorities can sometimes request personal information. This may be for the purposes of preventing or detecting crime, apprehending or prosecuting offenders, assessing or collecting tax, investigating complaints or assessing how well a particular industry sector is working.

### 4. **Individuals**

You can obtain a copy of the information we hold about you. See section **Your rights to how we use your personal information** for further information on how you can do this.

## Where in the world do we send information?

Experian is based in the UK, which is where our main databases are. We also operate elsewhere in and outside the European Economic Area, so we may access your personal information from and transfer it to these locations as well. Don't worry though, any personal information we access from or transfer to these locations is protected by European data protection standards.

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### Find out more

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and don't provide the same quality of legal protection when it comes to your personal information.

To make sure we keep your personal information safe, we apply strict safeguards when transferring it overseas. For example:

1. Sending your personal information to countries approved by the European Commission as having high quality data protection laws, such as Switzerland, Canada and the Isle of Man.
2. Putting in place a contract that has been approved by the European Commission with the recipient of your personal information that provides a suitable level of high quality protection.
3. Sending your personal information to a member organisation approved by the European Commission as providing a suitable level of high quality protection. For example, the Privacy Shield Scheme that exists in the US.

Still want to know more about the safeguards we use to protect your personal information overseas? Feel free to contact us at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).

## Your rights to how we use your personal information

If you've given us consent to process your personal information, you have the right to withdraw that consent at any time on [our website](#).

You can also ask for access to the personal information we hold about you and request that we correct any mistakes, restrict or stop processing or delete it. It's worth noting that in some cases if you do ask us to correct, delete or stop processing it, we won't always be required to do so. If that is the case, we will explain why. To request a copy of the personal information we hold about you, please follow this link:

<https://www.experian.co.uk/consumer/data-access>.

In certain circumstances (e.g. where you provide your information to us (a) with consent to process it or (b) where the processing is necessary for the performance of our contract with you) you can

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require that we provide the information we hold about you either to you or a third party in a commonly used format. This only applies if we are processing it using automated means. If you would like more information about this, let us know by contacting us at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).

## Problems with how we handle your information or rights

We will try to ensure that we deliver the best levels of customer service but if you think we are falling short of that commitment, please let us know by contacting us at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com). You may also see our [full complaints handling procedure](#) and how to make a complaint.

If we cannot resolve things under that procedure, then you may have the right to refer your complaint, free of charge, to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are: Telephone: 0300 123 9 123, or from outside the UK +44 20 7964 1000 E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) W: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Financial Ombudsman Service Exchange Tower London E14 9SR.

You also have the right to contact the Information Commissioner's Office (ICO), the supervisory authority that regulates the handling of personal information in the UK. You can contact them by:

- 1- Going to their website at <https://ico.org.uk/>
- 2- Phone on 0303 123 1113
- 3- Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

You may also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from their purchase.



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## How we keep your personal information secure

Online privacy and security is the most important aspect of any customer service and we take it extremely seriously. We use a variety of the latest technologies and procedures to protect your personal information from unauthorised access, destruction, use or disclosure.

We restrict access to your personal data to those employees, and third parties, who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your personal data.

Find out more

Experian have a comprehensive Global Security Policy based on internationally recognised standards of security (known as ISO27001 standard) and holds ISO27001 certification in the key areas of Global Security Admin team who are responsible for administering logical access to systems and in the Data Centre.

Experian has a dedicated Cyber Security Investigations team who safeguard Experian's key assets such as its systems and storage facilities. This team, identify and effectively manage any security developments that may threaten Experian's people, process, or technology through intervention and the thorough investigation of security incidents. Experian holds Cyber Essentials Certification and performs risk assessments against our critical and external facing applications annually.

Experian is annually audited by an External QSA (Qualified Security Assessor) from Trustwave and have successfully maintained compliance since 2010.

## How long we keep your personal information for

We'll keep your personal information for the periods set out in the section '**What information we collect**' above, and where we're not able to give a specific period, we will keep it only as long as we need it to provide the service you've requested.

We may also keep it to comply with our legal obligations, resolve any disputes and enforce our rights.



In all cases, our need to use your personal information will be reassessed on a regular basis, and information which is no longer required for any purposes will be disposed of.

## Changes to this Privacy Notice

We can update this Privacy Notice at any time and ideally you should check it every time you make a request for data.