



## **GDPR Fair Processing Notice**

### **(How we use your personal information)**

This notice explains what information we collect, when we collect it and how we use this. During the course of our activities we will process personal data (which may be held on paper, electronically, or otherwise) about you and we recognise the need to treat it in an appropriate and lawful manner. The purpose of this notice is to make you aware of how we will handle your information.

### **Who are we?**

1. Argyll Community Housing Association Limited, a Scottish Charity (Scottish Charity Number SC042713), a registered society under the Co-operative and Community Benefit Societies Act 2014 with Registered Number 2661R(S), a registered Property Factor with registered number PF000302 under the Property Factors (Scotland) Act 2011, and having their Registered Office at Menzies House, Glenshellach Business Park, Oban, PA34 4RY (“we” or “us”) take the issue of security and data protection very seriously and strictly adhere to regulations published in the UK GDPR and Data Protection Act 2018 (the 2018 Act), together with any domestic laws subsequently enacted.
2. We are notified as a Data Controller with the Office of the Information Commissioner under registration number Z9593799 and we are the data controller of any personal data that you provide to us.
3. Our Data Protection Officer is Allan MacDonald, Director of Finance and IT.
4. Any questions relating to this notice and our privacy practices should be sent to Allan MacDonald, Director of Finance and IT, Argyll Community Housing Association, Menzies House, Glenshellach Business Park, Oban, PA34 4RY; [allan.macdonald2@acha.co.uk](mailto:allan.macdonald2@acha.co.uk).



## **How we collect information from you and what information we collect**

5. We collect information about you as a factored owner in order to perform our legal obligations to you. We collect this information in a variety of ways. For example, data might be collected when you enter in to a factoring agreement with ourselves or through communications with us whether to report any tenancy/factor related issues or make a complaint or otherwise; from your arrangements to make payment to us (such as bank details, payment card numbers, employment details, benefit entitlement and any other income and expenditure related information). As part of these processes we collect the following information from you:
  - a) Your name, address, date of birth and contact details including email address and telephone number;
  - b) Title deeds details;
  - c) Bank details for Direct debits;
  - d) Information to allow us to monitor and comply with equalities legislation.
6. We receive the following information from third parties:
  - a) Payments made by you to us;
  - b) Complaints or other communications regarding behaviour or other alleged breaches of the terms of your contract with us which may include information obtained from Police Scotland;
  - c) Reports as to the conduct or condition of your property which may include references from previous tenancies and complaints of anti-social behaviour.

## **Why we need this information about you and how it will be used**

7. We need your information and will use your information to undertake and perform our obligations and duties to you in accordance with the terms of our contract with you and to participate in property improvement/investment contracts.
8. We also process your data to analyse the information we collect so that we can administer, support and improve and develop our business and the services we offer; to contact you in order to send you details of any changes to our or supplies which may affect you; for all other purposes consistent with the proper performance



of our operations and business; to contact you for your views on our products and services.

9. We also require your personal data to comply with requirements arising from equalities legislation.

### **Sharing of Your Information**

10. The information you provide to us will be treated by us as confidential. We may disclose your information to other third parties who act for us for the purposes set out in this notice or for purposes approved by you, including the following:
- a) If we enter into a joint venture with or merged with another business entity, your information may be disclosed to our new business partners or owners;
  - b) If we instruct repair, maintenance and/or improvement/investment works, your information may be disclosed to any contractor;
  - c) If we are investigating a complaint, information may be disclosed to Police Scotland, Local Authority departments, Scottish Fire & Rescue Service and others involved in any complaint, whether investigating the complaint or otherwise;
  - d) If we are updating factored owner details, your information may be disclosed to third parties (such as utility companies and Local Authority);
  - e) If we are investigating payments made or otherwise, your information may be disclosed to payment processors, Local Authority and the Department of Work & Pensions;
  - f) If we are conducting a survey of our products and/ or service, your information may be disclosed to third parties assisting in the compilation and analysis of the survey results;
  - g) Bulk mailing where we need to provide contact details to allow a third party to deliver communications to you;
  - h) Information may be provided to our advisors (e.g. solicitors) if we need advice on a matter relating to you or your property.
11. Unless required to do so by law, we will not otherwise share, sell or distribute any of the information you provide to us without your consent.



## **Transfers outside the UK and Europe**

12. Your information will only be stored within the UK and European Economic Area (EEA). Where information is transferred outside the UK or EEA we ensure that there are adequate safeguards in place to protect your information in accordance with this notice.

## **Security**

13. When you give us information we take steps to make sure that your personal information is kept secure and safe. We have implemented appropriate physical, technical, and organisational security measures designed to secure your personal data against accidental loss and unauthorised access, use, alteration, or disclosure. In addition, we limit access to personal data to those employees, agents, contractors, and other third parties that have a legitimate business need for such access.

## **How long we will keep your information**

14. We review our data retention periods regularly and will only hold your personal data for as long as is necessary for the relevant activity, or as required by law (we may be legally required to hold some types of information), or as set out in any relevant contract we have with you.
15. We will keep your information for the minimum periods set out in our data retention policy after which this will be destroyed if it is no longer required for the reasons it was obtained.
16. Our data retention policy is available on our website at [www.acha.co.uk](http://www.acha.co.uk).



## **Your Rights**

17. You have the right at any time to:

- a) access and obtain a copy of your data on request;
- b) require the organisation to change incorrect or incomplete data;
- c) require the organisation to delete or stop processing your data, for example where the data is no longer necessary for the purposes of processing;
- d) object to the processing of your data in certain circumstances;
- e) ask the organisation to stop processing data for a period if data is inaccurate or there is a dispute about whether or not your interests override the organisation's legitimate grounds for processing data;
- f) ask that the organisation transfer the data you have provided us to another organisation, or you, in certain circumstances; and
- g) Have information given to you regarding certain automated decision making the Association uses, be able to appeal against such decision making and not have significant decisions made about you solely by automated decision making.

18. If you would like to find out more about how we use your personal data or want to see a copy of information about you that we hold or wish to exercise any of your above rights, please contact: Allan MacDonald, Director of Finance and IT, Argyll Community Housing Association, Menzies House, Glenshellach Business Park, Oban, PA34 4RY; [allan.macdonald2@acha.co.uk](mailto:allan.macdonald2@acha.co.uk).

19. You also have the right to complain to the Information Commissioner's Office in relation to our use of your information. The Information Commissioner's contact details are noted below:

The Information Commissioner's Office – Scotland  
Queen Elizabeth House  
Sibbald Walk  
Edinburgh  
EH8 8FT  
Telephone: 0303 123 1115  
Email: [Scotland@ico.org.uk](mailto:Scotland@ico.org.uk)



20. The accuracy of your information is important to us - please help us keep our records updated by informing us of any changes to your email address and other contact details.