

Privacy Policy

We are committed to protecting and respecting your personal information and privacy. This Policy explains when and why we collect personal information about you. We may change this Policy from time to time. It is your responsibility to check our privacy policy on a regular basis. Your continued use of this website and /or our services constitutes your acceptance of this Privacy Policy and any amendments made to it.

Any questions regarding this Policy and our privacy practices should be sent by email to barton@lovelle.co.uk or by writing to Lovelle Estate Agency, 9 King Street, Barton-upon-Humber, North Lincolnshire, DN18 5ER.

Who are we?

We are SKB Estates Ltd, a company registered in England with company number 05664227. We are a franchisee of the Lovelle of which the ultimate parent company is The Property Franchise Group PLC.

How do we collect information from you?

We obtain information about you when you use our website, when you provide it to us or to our franchisor or, occasionally, from third parties.

Our Network

This privacy policy applies to information you provide to us. The franchisor is also a data controller for some of our data, you can find their privacy policy here <https://www.lovelle.co.uk/privacy-policy/>

What type of information do we collect?

The personal information we collect includes your name, email address, telephone number and property address when you register for a viewing, register for property alerts, request a valuation or lettings consultation, book a mortgage appointment or submit an enquiry.

We may also obtain:

- details included on any enquiry form you submit in relation to property insurance, life, critical illness or income protection, solicitors or mortgages;
- cookie data which relates to your use of our website as to which see our separate cookie policy;
- data sent from your browser to our server which may include:
 - the time, date and duration of your visit to our website;
 - the site from which you have come (the referral URL);
 - the pages visited on our website.

If you make a payment to us your payment details may be collected by our third party payment processors, who specialise in the secure online capture and processing of such transactions and with whom we have a processing agreement requiring compliance with this Privacy Policy.

We may also collect information from you in connection with a service or product provided to you by us, third parties with whom we have entered into agreements to provide such services or products or which we are required to collect by law, for instance for money laundering checks, including personal information such as:

- your marital status, date of birth, nationality and tax status when you enter into a residential sales or lettings agreement with us;
- financial or other identifiers including your bank account details, tax URN number and income/expenditure details where we manage a financial transaction for you, take payments or make payments to you;
- details of your existing or proposed mortgage arrangements, and confirmation of how long you have owned the property;
- proof that you have sufficient funds to pay any deposit and/or the purchase price required for a property transaction;
- evidence of the source of funds you will be using to buy a property, including, for example, a copy of your bank statement or an agreement in principle from your mortgage provider;
- evidence that you have the right to let a property where you are a landlord;
- details of any mortgage, insurance or other contract relating to a property you wish to let;
- details relating to your property including photographs, floor plans, energy performance certificate ratings/home reports, property description, survey results and inventories when you engage us to market a property for you either for sale or rental;
- your move in and move out dates, utilities information, deposit paid and debts owed in relation to a property and reference information.

How is your information used?

We, may use your information:

- to carry out your, our obligations arising from any contracts entered into by you, or us or which it is contemplated will be entered into;
- to seek your comments on the services we have provided;
- to notify you of changes to our services;
- to send you communications which you have requested or that may be of interest to you;
- to process a job application;
- for administrative and business purposes;
- for advertising and analytical purposes;
- in connection with our legal rights and obligations and to pursue our legitimate interests;
- We may share information about you with others as described in this policy who have undertaken to hold your personal data in compliance with applicable laws
- for certain additional purposes but only with your consent

We review our retention periods for personal information on a regular basis. We will hold your personal information on our systems only for so long as is necessary for the relevant activity, or as long as is set out in any relevant contract with you.

Who has access to your information?

We will not sell or provide your information to third parties other than to information processors with whom we have entered into contracts which require the information processors to comply in all respects with the requirements of this Privacy Policy and all legal requirements relating to information privacy. We share data to the following types of company for the following purposes.

- Mortgage brokers we are partnered with for mortgage services, protection requirements and advice;
- Independent financial advisors for advice relating to your property;
- Solicitors and conveyancing agents for legal advice relating to your property;
- Any other named party to a signed contract entered into by you in accordance with your instructions, such as your landlord or tenant;
- Third parties who provide services to the property for maintenance, required checks for the property and repairs including but not limited to plumbers/electricians/builders/carpenters;
- Surveying companies for surveying services required for the sale/purchase of your property;
- The preparation of Home reports in Scotland;
- Insurance and warranty companies for both introduction to products and for information requested to process any claims;
- Photographers for photography;
- If you provide a credit or debit card as payment, we may use third parties to process the payment and to check the validity of the sort code, account number and card number you submit in order to prevent fraud;
- Third parties who we contract to provide administrative services and sales of related products and services required for the purposes of delivering the services and products to you;
- In connection with legal claims, compliance, regulatory and investigative purposes as necessary (including disclosure of such information in connection with legal process or litigation);
- Third parties such as The Property Ombudsman to investigate any complaints received from you or from others, about our services or the properties which we deal with;
- Third parties to undertake market research on our behalf;
- Third parties for the purposes of confirming your identity and complying with AML and "right to rent" requirements;
- Software platforms to facilitate email marketing ;
- Audit purposes;
- Debt collection companies;
- E-signature companies for online signatures;
- Property CRMs in order to manage your data;

- Other software solutions to help provide the services to you for example, property maintenance online reporting, Identity check platforms, sales progression software, material information and other compliance requirements e.g property licensing;
- Website hosting companies for website hosting;
- Property specialist advisors for specialist advice;
- Property auction companies for auctioneering services;
- Telephone answering service and online chat providers in order for us to process your data to fulfil our requirements;
- Internal client CRMs for client management services;
- Lead Management providers to help us to process enquiries;
- Accountancy software in order to fulfil our services;

The above list is subject to alteration at any time for similar purposes.

You can choose

Wherever we rely on your consent, you will always be able to withdraw that consent, although there may be other legal grounds for processing your data for other purposes, such as those set out above. In some cases, we are able to send you marketing without your consent, where we rely on our respective legitimate interests or for delivery related services which are required for us to deliver the services we have contracted or preparing to contract with you.

You have an absolute right to opt-out of direct marketing or profiling we carry out for direct marketing, at any time. You can do this by following unsubscribe instructions contained in the communication, or by contacting us using the details set out above.

Your rights

You have the right to:

- access your personal information and to be informed about its use by us and/or our franchisor;
- correct your personal information;
- have your personal information deleted;
- restrict the use of your personal information;
- object to the use of your personal information;
- complain to the Information Commissioner's Office;
- withdraw your consent to the use of your personal information;
- ask for the personal information to be transferred

Accessing your information

The accuracy of your information is important. If the personal information you have provided to us changes, if you change email address, or any of the other information we hold, please email us at barton@lovelle.co.uk or by writing to SKB Estates Ltd, 9 King Street, Barton-upon-Humber, North Lincolnshire, DN18 5ER

Security Measures

We will ensure that your personal information is held securely.

Some of your "non-sensitive" details (such as your email address) may be transmitted over the internet and this can never be guaranteed to be 100% secure.

'Cookies'

Our and our franchisors' websites use cookies. 'Cookies' are small pieces of information sent by an organisation to your computer and stored on your hard drive to allow that website to recognise you when you visit. Cookies collect statistical information about your browsing actions and patterns and do not identify you as an individual. We use cookies to improve our website and provide you with a better, more personal service. You may switch off cookies. Please refer to our separate Cookies Policy.

Other websites

Our and our franchisors' websites may contain links to other websites which we do not own but this privacy policy only applies to our website. We cannot be responsible for the privacy policies and practices of other sites whether or not you access them using links from our or our franchisors' websites.

Transferring your information outside of the UK

The information which you provide to us may be transferred to countries outside the United Kingdom ("UK") if any of our servers or our processors' servers are located outside the UK. Countries outside the UK and countries within the European Free Trade Area (EFTA") may not have equivalent information protection laws to those within the UK. By submitting your personal information, you are agreeing to this transfer, storing or processing. If we transfer your information outside of the UK or EFTA in this way, we will take steps to ensure that appropriate security measures are taken with the aim of ensuring that your privacy rights continue to be protected as outlined in this Policy.

Telephone and website recording

We record telephone calls. We may also use web site recording services which may record mouse clicks, mouse movements, page scrolling and any text keyed into website forms. Information collected in such a fashion is for our internal use only. The information collected is used to improve our website useability and is stored and used for aggregated and statistical reporting.

Review of this policy

We keep this policy under regular review. This policy was last updated 16/10/2024.

Our premises

We have CCTV cameras at our premises.

UNDER 18?

We are especially concerned with protecting the privacy of children/minors. If you are under the age of 18, you must obtain your parent/guardian's permission before providing any personal information. When providing personal information your parent/guardian should be with you to help you through this process.