Banff London
Since 2021

# Privacy Notice

Last updated: 24 November 2026

This notice explains how Banff London collects, uses and protects personal information about landlords, tenants, applicants, guarantors, occupiers and contractors. We handle personal data in line with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

## 1. Who we are

Banff Real Estate Ltd, trading as Banff London (company number 13393033), of 66 Paul Street, London, EC2A 4NA, is the data controller for the personal data described in this notice.

If you have any questions about this notice or your personal data, please email LMT@banfflondon.com.

## 2. Information we collect

- **Identity and contact details:** name, date of birth, nationality, address history, email and phone number.
- **Identity documents:** passport, visa or eVisa details, Home Office share code check results, and proof of address.
- **Financial information:** employment and income details, bank statements, payslips, savings, bank account details for rent payments, and credit history.
- **Tenancy information:** applications, references, tenancy agreements, rent and deposit records, correspondence, inspection reports, photos of the property, and maintenance records.
- **Landlord information:** proof of ownership, mortgage and insurance details, tax status (including non-resident landlord status) and bank details.
- **Guarantor information:** contact, identity, income and credit details.

We do not ask for special category data, such as health information. If you choose to tell us about a disability or health matter, for example to request an adaptation to the property, we will use it only for that purpose and only share it where needed to deal with your request.

## 3. Where we get it from

Most information comes directly from you, for example through our application form, our website enquiry form, emails and signed documents. We may also receive information from referencing agencies, credit reference agencies, employers, previous landlords or agents, guarantors, the Home Office Right to Rent checking service, the Deposit Protection Service, local councils and utility suppliers.

## 4. Why we use it, and our lawful basis

| Purpose | Lawful basis |
|---|---|
| Processing applications and arranging tenancies | Taking steps to enter into a contract, and performing the contract |
| Managing tenancies: collecting rent, repairs, inspections, deposits | Performing the contract |
| Right to Rent checks | Legal obligation (Immigration Act 2014) |
| Protecting deposits and serving statutory notices and information | Legal obligation (Housing Act 2004, Housing Act 1988) |
| Deducting and reporting tax for non-resident landlords | Legal obligation (HMRC rules) |
| Referencing, credit checks and fraud prevention | Legitimate interests: making sure a tenancy is affordable and protecting landlords from fraud |
| Keeping records and handling complaints or legal claims | Legal obligation and legitimate interests |

| Purpose | Lawful basis |
|---|---|
| Sending property updates or marketing | Consent, which you can withdraw at any time |

Some information is needed by law or to enter into a tenancy, for example for Right to Rent checks and referencing. If you do not provide it, we may not be able to arrange or continue the tenancy.

## 5. Referencing and automated decisions

Referencing agencies and credit reference agencies may use automated scoring to assess affordability and credit history. We do not make decisions about you based solely on automated processing. The final decision on any application is made by a person, and you can ask us to review the result or explain how it was reached.

## 6. Who we share it with

We only share personal data where needed for the purposes above, with:

- the landlord or tenant of the property, as relevant to the tenancy;
- referencing agencies and credit reference agencies;
- the Deposit Protection Service (DPS);
- contractors, inventory clerks and building managers who need access to the property;
- local councils, utility and water suppliers, and council tax offices;
- HMRC, the Home Office, courts, the police or other bodies where the law requires;
- our redress scheme (Property Redress), client money protection scheme, solicitors, accountants and insurers;
- service providers who help us run our business, such as email, cloud storage, online forms and electronic signature services. They may only use your data on our instructions.

We never sell personal data.

## 7. International transfers

Some of our landlords live outside the UK, and some of our service providers store data outside the UK. Where personal data is transferred outside the UK, we make sure it is protected by an adequacy decision, the UK International Data Transfer Agreement or other safeguards required by law.

## 8. How long we keep it

| Information | How long we keep it |
|---|---|
| Applications that do not lead to a tenancy, including identity documents | 6 months after the decision, then securely deleted |
| Tenancy records, including agreements, rent and deposit records | 6 years after the tenancy ends |
| Right to Rent check records | For the tenancy and 1 year after it ends, then securely deleted |
| Landlord financial and tax records | 6 years after the end of the tax year they relate to |
| Marketing preferences | Until you withdraw consent |

## 9. Your rights

You have the right to:

- ask for a copy of the personal data we hold about you;
- ask us to correct inaccurate or incomplete data;
- ask us to delete your data, where we no longer have a legal reason to keep it;
- ask us to restrict how we use your data, or object to our use of it based on legitimate interests;
- ask for your data in a portable format;
- withdraw consent at any time, where we rely on consent.

To use any of these rights, email LMT@banfflondon.com. We will reply within one month. We will not charge a fee

in most cases.

## 10. Security

We keep personal data secure using access controls, password-protected systems and secure storage. Only staff and service providers who need the information can access it.

## 11. Complaints

If you are unhappy with how we have used your personal data, please contact us first at LMT@banfflondon.com. You also have the right to complain to the Information Commissioner's Office (ICO) at www.ico.org.uk or on 0303 123 1113.

## 12. Changes to this notice

We may update this notice from time to time. The latest version is available on request and on our website. If we make significant changes, we will tell current landlords and tenants.