

Zero Deposit | Customer Privacy Notice

Introduction

This notice is here to help you understand how your data is processed. It covers how we process data about landlords, tenants and guarantors.

Global Property Ventures Limited trades as Zero Deposit. We are an insurance intermediary. We sell the Zero Deposit Guarantee, insured by Great Lakes Insurance SE. We control the data of our customers who are introduced to us, get quotes for and take out a Zero Deposit Guarantee.

Data Protection Officer

Name of Data Protection Officer	Joseph Minney
Address	Business and Technology Centre, Bessemer Way, Stevenage, SG1 2DX
Email	dpo@zerodeposit.com

You can contact the Data Protection Officer if you have any questions about this Privacy Notice or using your rights under data protection laws. This includes any:

Subject Access Request | to access your personal data and the information around its processing.

Data Portability | to transfer your data from us to another Data Controller.

Erasure | to have your data removed or deleted from our records.

Rectification | to have your data corrected if it is inaccurate.

Restrict Processing | To restrict processing if your data is inaccurate or processing is unlawful.

Objection | To object to our processing of your data, including direct marketing.

If you are unhappy with any response, you may raise a complaint with the Information Commissioner's Office:

The Information Commissioner
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

What Information do we hold and how do we use it?

We hold personal data about you. This data is used to set up your Zero Deposit Guarantee and administer and perform that contract.

Stage of the Process	Type of Information Used	Who gives us the data	Who do we share the data with	Reason for Processing	Lawful Basis of Processing
Introduction by an agent to Zero Deposit.	Each landlord, tenant and guarantor's: name, address, date of birth, email address and telephone number and the address of the rental property. The amount of money you pay in rent.	Your letting agent.	Some of the information is required to provide a quote. Some of this information, such as your name, is also shared with your landlord. Great Lakes Insurance SE. If you need more information on how Great Lakes handles personal data, please follow this link .	The estate agent will only pass us your information if you tell them you want a Zero Deposit Guarantee	Consent.
Providing you a Quote	Each landlord, tenant and guarantor's: name, address, date of birth, email address and telephone number and the address of the rental property. The amount of money you pay in rent. The cost of the guarantee. Whether you appear on an official sanctions list.	You or any other tenant(s) and Your Letting Agent	Any other tenants, any guarantors under your assured shorthold tenancy agreement, the landlord and the letting agent. Great Lakes Insurance SE.	To offer a quote, to make sure we're meeting our obligations.	Contract, Compliance and Legitimate Interests.
Taking out or renewing a Zero Deposit Guarantee	Premiums and fees paid. Your bank details.	We record information about when you've paid. We don't store your bank details.	We ask Stripe Inc, who provide online payment services, to process and store your card data. Stripe are worldwide leader payment service provider. If you need more information on how Stripe handles personal data, please follow this link . We use GoCardless Limited to process your direct debit details.	To take payment for a guarantee.	Contract, Compliance and Legitimate Interests.
Mid-term adjustments	Information about changes to your guarantee, including the names, dates of birth, address, telephone number and email addresses of tenants coming into the property.	You, and the people who live with you, your letting agent or your landlord.	Any other tenants, any guarantors under your assured shorthold tenancy agreement and the landlord, the letting agent. Great Lakes Insurance SE.	To keep the Guarantee details up to date and make sure everyone's covered.	Contract, Compliance and Legitimate Interests.
During a claim	All the information we've previously used to provide the guarantee. Any evidence relating to the claim specifically, this	You, and the people who live with you, your letting agent,	The Dispute Service Limited. If you want more information about how TDS will	To enable TDS to make a fair decision on the claim.	Contract, Compliance and Legitimate Interests.

	can include items that were in the property, inventories, your tenancy agreement, photographs and any statements you make. We also process any information TDS generates on you.	inventory clerk or your landlord.	handle your data, follow this link . Great Lakes Insurance SE.		
If money is owed after a claim	All the information we've used during the claim. Further information gathered in pursuing any debt. We may also contact your letting agent to assist us with recovery.		Wright Hassall LLP. If you want more information about how Wright Hassall handle personal information, follow this link . Great Lakes Insurance SE Your letting agent.	To enable Wright Hassall to pursue any debt owed following a determination by TDS.	Contract, Compliance and Legitimate Interests.
Ending the Guarantee	Your tenancy end date.	You, and the people who live with you, your letting agent or your landlord.	Great Lakes Insurance SE	Administering your Guarantee	Contract, Compliance and Legitimate Interests.
If there is a complaint.	If there is a complaint we will review all the information we hold about you.	As above.	We may share your data with your tenants, guarantors, landlord or letting agent. We may also share information with Great Lakes, TDS, Wright Hassall and the body you have complained to – the Financial Ombudsman Service or the Information Commissioner's Office.	Handling your complaint.	Contract, Compliance and Legitimate Interests.
Keeping Great Lakes Informed	Your name, the dates of cover and the amounts you've paid, as well as any claims you've been involved with and their value.	The records we keep from sales and claims.	We send this data to Great Lakes Insurance SE. To do this we use IB Suite run by IB Applications, who process data on our behalf.	To make sure that Great Lakes are aware of who they are insuring.	Contract, Compliance and Legitimate Interests.
Marketing	Your name, telephone number and email address.	You or your letting agent.	No one.	Advertising to you	Consent

Protecting Your Information

Your privacy is important to us and we follow strict security procedures to make sure we only process your data when we need to. Your data is stored and disposed of securely.

Use of Consent

We ask for your consent to provide an initial quote and to contact you to keep you informed of developments here at Zero Deposit. You can withdraw your consent at any time, by getting in touch with our Data Protection Officer.

Terms of the Contract

Once you have taken a guarantee with us, we hold your data to allow the performance of the contract that we have with you.

Compliance with Our Obligations

As an FCA regulated business we must comply with a variety of legal and regulatory obligations, which may involve processing your personal data.

Our Legitimate Interests

Our legitimate interests overlap with some of the compliance and contractual terms. We have a legitimate interest in pursuing any debts owed to us following the payment of a claim to a landlord. We also have a legitimate interest in completing statistical analysis and using your data to help us understand trends in how customers use this product. When we do this, we will – where we can – anonymise your data. We use this data to improve the service we provide and the products we sell.

Call Monitoring and Recording

We record all calls. For the purposes of quality control, ensuring compliance with our legal obligations, handling complaints and defending legal claims, we may review and share that information.

Keeping Your Data

We will only keep your data for as long as it is needed.

Data	Length of Time
Introduction	We will keep all information for 90 days after date where the tenancy is supposed to begin. Data will be anonymised at this point.
Once a guarantee has been taken out.	We will keep all information, personal or otherwise, for seven years following the end of the guarantee.

Transfer of Data

We will not transfer your personal data to any countries that do not provide an adequate level of data protection. Your personal data may be disclosed to companies within the Group outside the EEA and to Service Providers outside the EEA.

Changes to this information notice

If we make changes to this information notice that affects how we process your information, we will let you know and publish any changes on our website.