

# **Lochaber Housing Association**

## **Privacy Notice – Factored Owners**

### **What we need**

Lochaber Housing Association Limited (LHA) will be a "controller" of the personal information that you provide to us when you receive factoring services from us, unless otherwise stated in this privacy notice.

When you become an owner of a property that we factor, we collect the following personal information:

- your name, address, contact telephone numbers, email address, factoring agreement;
- your bank account number, sort code, card details, payment history, including invoices, receipts and direct debit forms, payment arrears details;
- photographs of you used for LHA publicity purposes
- information collected through surveys and competitions and minutes of meetings.

We may also collect the following personal information:

- your image in photographic and video form where you are in the vicinity of one of our CCTVs, Body Worn Cameras, vehicle Dashcams or for video conferencing facilities (such as Microsoft Teams or Zoom); and
- your voice recording when telephoning one of our contact numbers, or when in the vicinity of one of our Body Worn Cameras.

### **Why we need your personal information – contractual purposes**

We need to collect your personal information so that we can provide you with factoring services. We will use your personal information to:

- manage your property as factor, including managing repairs, processing and administering your factoring service payments, contacting you with our statement of services, arranging meetings, communicating with you regarding proposed repairs / works;
- monitor your compliance with the relevant agreement conditions;
- for public health and safety in relation to management of our properties;
- to communicate with you remotely, to include your image in photographic and video form (including video conferencing facilities); and
- for training and monitoring of telephone calls (not all telephone calls will be recorded).

If you do not provide us with all of the personal information that we need to collect then this may affect our ability to provide you with factoring services.

### **Why we need your personal information – legal obligations**

We are under a legal obligation to process certain personal information relating to factoring service customers for the purposes of complying with our obligations:

- under the Property Factors (Scotland) Act 2011 to act as your factor and provide you with factoring services, including communicating with you and managing your payments; and
- for statistical purposes to comply with our regulatory requirements, including for the Scottish Housing Regulator.

### **Why we need your personal information – legitimate purposes**

We also process your personal information in pursuit of our legitimate interests:

- to undertake research to improve our services; and
- for publicity purposes in either our newsletter or our website, or wider release.

Where we process your personal information in pursuit of our legitimate interests, you have the right to object to us using your personal information for the above purposes. If you wish to object to any of the above processing, please contact the Data Protection Officer at Lochaber Housing Association, 101 High Street, Fort William. PH336DG or email [DPOLHAGroup@lochaberhousing.org.uk](mailto:DPOLHAGroup@lochaberhousing.org.uk)

If we agree and comply with your objection, this may affect our ability to undertake the tasks above for the benefit of factored owners and LHA in ensuring high standards of service delivery.

### **Other uses of your personal information**

We may ask you if we can process your personal information for additional purposes. Where we do so, we will provide you with an additional privacy notice with information on how we will use your information for these additional purposes.

### **Who we share your personal information with**

We may also share personal information with our professional and legal advisors for the purposes of taking advice and in the event of legal claims, as well as our internal and external auditors where required. These organisations will become controllers of your personal information upon receipt in most cases and you should refer to their privacy notices / policies for further details on how they will use your personal information.

LHA employs third party suppliers to provide services, including, but not limited to, repairs contractors to make repairs to your property, our CCTV supplier, Body Worn Cameras and video conferencing applications (Microsoft Teams and Zoom). These suppliers may process personal information on our behalf as "processors" and are subject to written contractual conditions to only process that personal information under our instructions and protect it.

In the event that we do share personal information with external third parties, including but not limited to, our subsidiary companies Lochaber Housing Association Property Services and Lochaber Care & Repair we will only share such personal information strictly required for the specific purposes and take reasonable steps to ensure that recipients shall only process the disclosed personal information in accordance with those purposes.

### **How we protect your personal information**

Your personal information is stored in hard copy, on our electronic filing system and our servers based in the UK, and is accessed by our employees for the purposes set out above.

If we are required to transfer your personal information outwith the EU, we will provide you with information regarding the safeguards that we have put in place with the recipient country to protect your personal information.

## How long we keep your personal information

We will only keep your personal information for as long as necessary to provide you with factoring and/or related services and to safeguard LHA in the event of any claims, complaints, litigation, enquiries or investigations during or following the termination of your factoring agreement.

We have a data retention policy that sets out the periods for retaining and reviewing all information that we hold. This sets out different retention periods and you can request a copy by contacting the Data Protection Officer at 101 High Street, Fort William or emailing [DPOLHAGroup@lochaberhousing.org.uk](mailto:DPOLHAGroup@lochaberhousing.org.uk)

## Your rights

You can exercise any of the following rights by writing to the Data Protection Officer at 101 High Street, Fort William or by emailing [DPOLHAGroup@lochaberhousing.org.uk](mailto:DPOLHAGroup@lochaberhousing.org.uk). We have appointed Harper Macleod LLP as our Data Protection Officer who should be contacted using the contact details above.

Your rights in relation to your personal information are:

- you have a right to request access to the personal information that we hold about you by making a "subject access request";
- if you believe that any of the personal information that we hold about you is inaccurate or incomplete, you have a right to request that we correct or complete your personal information;
- you have a right to object to and/or request that we restrict the processing of your personal information for specific purposes;
- if you wish us to delete the personal information that we hold about you, you may request that we do so; and
- if you would like to obtain the personal information that we hold about you to reuse it for your own purposes, you may request that we do so.

Any requests received by LHA will be considered under applicable data protection legislation. If you remain dissatisfied, you have a right to raise a complaint with the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)