

PRIVACY POLICY

Privacy Policy

VT Property Investment Ltd

Effective Date: 30/01/2025

1. Introduction

VT Property Investment Ltd ("we," "us," or "our") is committed to protecting and respecting your privacy. This Privacy Policy explains how we collect, use, and safeguard your personal data in compliance with the UK General Data Protection Regulation (UK GDPR) and other applicable laws.

2. Contact Information

If you have any questions about this Privacy Policy or how we handle your data, please contact us:

- Company Name: VT Property Investment Ltd
- Registered Address: 50 C Forburg Road, Stoke Newington, London N16 6HS
- Email: info@vtpropertyinvestors.co.uk
- Phone: 0208 292 4745

3. What Data We Collect

We may collect and process the following types of personal data:

- Identity Data: Name, date of birth, proof of ID (e.g., passport, driving licence)
- Contact Data: Address, phone number, email address
- Financial Data: Bank details, proof of funds, mortgage details
- Transaction Data: Property purchase or rental history
- Marketing Data: Preferences for receiving marketing communications
- Technical Data: IP address, browser type, device information

4. How We Collect Your Data

We collect personal data through various means, including:

- Direct interactions (e.g., filling out forms, contacting us via email or phone)
- Third parties (e.g., solicitors, financial institutions, referencing agencies)
- Automated technologies (e.g., website analytics, cookies)

5. Lawful Basis for Processing Data

We process your personal data based on the following lawful grounds:

- Contractual Necessity: To provide property services you request
- Legal Obligation: Compliance with regulations such as Anti-Money Laundering (AML) laws
- Legitimate Interest: For business development, fraud prevention, and improving our services
- Consent: When you opt-in to marketing communications (you may withdraw consent at any time)

6. How We Use Your Data

We use your data for the following purposes:

- Facilitating property transactions (sales, lettings, investments)
- Conducting tenant referencing and credit checks
- Complying with legal and regulatory obligations
- Communicating with you regarding services, updates, and offers
- Internal record keeping and business operations

7. Data Sharing & Third Parties

We may share your data with:

- Legal and financial professionals (e.g., solicitors, mortgage brokers, accountants)
- Property-related service providers (e.g., surveyors, maintenance contractors)
- Government bodies and law enforcement if required by law
- IT service providers for website and database management

We never sell your data to third parties.

8. Data Retention

We retain personal data only for as long as necessary:

- Property transaction records: 6 years (for legal and tax purposes)
- Marketing preferences: Until you opt out
- General inquiries: 12 months after resolution

When data is no longer required, we securely delete or anonymize it.

9. Your Data Protection Rights

Under UK GDPR, you have the following rights:

- Right to Access: Request a copy of your data
- Right to Rectification: Correct inaccurate or incomplete data
- Right to Erasure: Request deletion of your data (subject to legal obligations)
- Right to Restrict Processing: Limit how we use your data
- Right to Data Portability: Transfer your data to another service provider
- Right to Object: Opt out of certain data processing activities (e.g., marketing)
- Rights in Relation to Automated Decision Making: Object to decisions made solely by automated means

To exercise your rights, contact us at [Insert Contact Email].

10. Data Security Measures

We implement security measures to protect personal data, including:

- Encryption & Secure Storage: Safeguarding digital and physical records
- Access Controls: Limiting access to authorized personnel only
- Regular Security Audits: Monitoring systems for potential vulnerabilities

11. Marketing Preferences

If you opt-in to marketing, we may contact you about property listings, offers, and services. You can withdraw consent at any time by:

- Clicking the "unsubscribe" link in emails
- Contacting us directly at [Insert Contact Email]

12. Cookies & Website Tracking

We use cookies to improve user experience on our website. By continuing to use our site, you consent to our cookie policy. You can adjust cookie settings in your browser.

13. Complaints & ICO Contact

If you are dissatisfied with how we handle your data, please contact us first to resolve the issue. You also have the right to lodge a complaint with the Information Commissioner's Office (ICO):

- Website: <https://ico.org.uk/>
- Phone: 0303 123 1113

14. Changes to This Privacy Policy

We may update this policy periodically. Any significant changes will be communicated via our website or email.

Last Updated: 30/01/2025

How do we protect visitor information? We implement a variety of security measures to maintain the safety of your personal information. Your personal information is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems, and are required to keep the information confidential. When you place orders or access your personal information, we offer the use of a secure server. All sensitive/credit information you supply is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our databases to be only accessed as stated above.

What are "cookies" and do we use them?

Yes. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the site's or service provider's systems to recognize your browser and capture and remember certain information. For instance, we use cookies to help us remember and process the items you purchase from us. They are also used to help us understand your preferences based on previous or current site activity, which enables us to provide you with improved services. We also use cookies to help us compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

We may contract with third-party service providers to assist us in better understanding our site visitors. These service providers are not permitted to use the information collected on our behalf except to help us conduct and improve our business.

You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser (like Google Chrome or Safari) settings. Each browser is a little different, so look at your browser Help menu to learn the correct way to modify your cookies. If you turn cookies off, you won't have access to many features that make your site experience more efficient and some of our services will not function properly. However, you can still place orders via email by contacting customer service.

Do we disclose the information we collect to outside parties?

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information unless we provide you with advance notice, except as described below.

The term "outside parties" does not include VT Property Investors. It also does not include website hosting partners and other parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property, or safety.

However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

How can you opt out, remove or modify the information you have provided to us?

To modify your e-mail subscriptions, please let us know by modifying your preferences in an email to us. Please note that due to email production schedules, you may receive any emails already in production.

To delete all of your online account information from our database, send us an email to remove your shipping addresses, billing addresses & payment information. Please note that we may maintain information about an individual sales transaction in order to service that transaction and for record keeping.

Third-party links

In an attempt to provide you with increased value, we may include third-party links on our site. These linked sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these linked sites (including if a specific link does not work).

Questions and feedback

We welcome your questions, comments, and concerns about privacy. Please send us any and all feedback pertaining to privacy, or any other issue.

Online Policy Only

This online privacy policy applies only to information collected through our website and not to information collected offline.

Terms and Conditions

Please also visit our Terms and Conditions section establishing the use, disclaimers, and limitations of liability governing the use of our website.

Your consent

By using our site, you consent to our privacy policy.

Changes to our policy If we decide to change our privacy policy, we will post those changes on this page. Policy changes will apply only to information collected after the date of the change. This policy was last modified on 08/1/25.

