



ICO Registration: Z1138776

## Privacy Notice: Factored Owners

River Clyde Homes is committed to maintaining the accuracy, confidentiality and security of your personal information. This privacy notice describes the personal information that River Clyde Homes collects from or about you as a factored customer and how we use that information.

Our Data Protection Officer can be contacted at [InformationGovernance@riverclydehomes.org.uk](mailto:InformationGovernance@riverclydehomes.org.uk)

### The type of personal information we collect

River Clyde Homes is the controller of all information held in respect of its factoring customers. We need to hold personal information about you, as a factoring customer, in order to fulfil our obligations as your factor. Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We collect and process the following information:

- **Identity Data:** your full name;
- **Address Data:** address of factored property;
- **Contact Data:** your contact details (phone, email or correspondence address) and communication preferences;
- **Records of Correspondence Data:** correspondence with or about you, for example letters or emails from you and recordings of telephone calls;
- **Authorised Representative Data:** details of anyone authorised to act on your behalf, if applicable;
- **Bank Data:** your bank details – if you pay by direct debit;
- **CCTV Data:** your image captured on our CCTV systems;
- **Preferences and Opinions Data:** information captured from our surveys and feedback forms.
- **Payment Data:** your payment history;
- **Complaints Data:** complaint information if you make a complaint to us; and
- **Criminal Offence Data:** if applicable and you are asking us to arrange insurance on your behalf.

We do not collect any Special Categories of Personal Data about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health, and genetic and biometric data).

## How we get the personal information

Most of the personal information we process is provided to us directly by you. This includes:

- Forms or surveys that you complete and return to us
- Letters or emails that you send
- Calls that you make to us
- Any messages that you send to us via our website or social media

We also receive personal information indirectly, from the following sources in the following scenarios:

- solicitors when they are dealing with the sale or purchase of a property factored by us;
- councillors, MPs, MSPs or other representatives when you have asked them to act on your behalf;
- our debt management company when we have had to instruct them to pursue your debt on our behalf;
- photograph and video footage at events we organise or take part in, at our office and in our communities;
- CCTV footage from the CCTV system operated at our office premises and at various locations within the vicinity of our properties; and
- police, welfare or support organisations dealing with you when the matter affects either the factoring services we provide or our responsibilities as a landlord of other properties.

## How we use your personal information

We will only use your personal data when the law allows us to. Under the UK GDPR, the lawful bases we rely on for processing this information are that it is necessary:

- to enter into, or fulfill, a contract;
- to meet our legal obligations (such as complying with our legal obligations under the Property Factors (Scotland) Act 2011); and
- for our legitimate interests.

We have set out below, in table format, a description of all the ways we plan to use your personal data and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Purpose	Type of personal information	Lawful basis
Register you as a factored owner	<ul style="list-style-type: none"><li>• Identity Data</li><li>• Address Data</li><li>• Contact Data</li><li>• Bank Data</li><li>• Authorised Representative Data</li></ul>	The processing is necessary for the <b>performance of our contract</b> (factoring agreement) with you.
Manage and maintain the common parts of your property	<ul style="list-style-type: none"><li>• Identity Data</li><li>• Address Data</li><li>• Contact Data</li><li>• CCTV Data</li></ul>	The processing is necessary for the <b>performance of our contract</b> (factoring agreement) with you.

Consult with you regarding non-emergency works exceeding the delegated authority limit	<ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Address Data</li> <li>• Contact Data</li> <li>• Authorised Representative Data</li> </ul>	The processing is necessary for the <b>performance of our contract</b> (factoring agreement) with you.
Provide any additional services that you have requested such as arranging insurance on your behalf	<ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Address Data</li> <li>• Contact Data</li> <li>• Authorised Representative Data</li> <li>• Insurance related information: <ul style="list-style-type: none"> <li>○ Previous insurance refusals, cancellations or special conditions</li> <li>○ Details of recent claims or claimable events</li> <li>○ Outstanding county court judgements</li> <li>○ Unspent criminal conviction data</li> </ul> </li> </ul>	<p>The processing is necessary for the <b>performance of our contract</b> with you.</p> <p><b>Criminal offence data</b> is given additional protection and requires an additional legal condition to apply before it can be processed:</p> <ul style="list-style-type: none"> <li>• we rely on the condition related to insurance purposes.</li> </ul>
Receive and manage payments for services provided	<ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Address Data</li> <li>• Bank Data</li> </ul>	<p>The processing is necessary for the <b>performance of our contract</b> with you.</p> <p>The processing is necessary to pursue our <b>legitimate interest</b>:</p> <ul style="list-style-type: none"> <li>• in recovering debts owed to us.</li> </ul>
Comply with the registered Code of Conduct for registered property factors including providing you with our written statement of services	<ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Address Data</li> <li>• Contact Data</li> <li>• Authorised Representative Data</li> </ul>	<p>The processing is necessary for the <b>performance of our contract</b> with you.</p> <p>To comply with a <b>legal obligation</b>.</p>
Make improvements to our services	<ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Address Data</li> <li>• Contact Data</li> <li>• Authorised Representative Data</li> <li>• Views/ opinions on services and feedback, opinions etc.</li> </ul>	The processing is necessary to pursue our <b>legitimate interest</b>

Investigate and respond to complaints	<ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Address Data</li> <li>• Contact Data</li> <li>• Records of Correspondence Data</li> <li>• Complaints Data</li> <li>• Authorised Representative Data</li> <li>•</li> </ul>	<p>The processing is necessary to pursue our <b>legitimate interest</b>:</p> <ul style="list-style-type: none"> <li>• for training and monitoring purposes, we record some of the calls we make and receive.</li> </ul>
Pursue any debts owed to us	<ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Address Data</li> <li>• Contact Data</li> <li>• Payment Data</li> </ul>	<p>The processing is necessary to pursue our <b>legitimate interest</b>:</p> <ul style="list-style-type: none"> <li>• to recover debts owed to us</li> </ul>
Communicate with you	<ul style="list-style-type: none"> <li>• Communication preferences</li> <li>• Contact Data</li> <li>• Authorised Representative Data</li> <li>• Identity Data</li> <li>• Address Data</li> </ul>	<p>The processing is necessary to pursue our <b>legitimate interest</b>:</p> <ul style="list-style-type: none"> <li>• to communicate information about your factoring services.</li> </ul>
Promotion of River Clyde Homes factoring services	<ul style="list-style-type: none"> <li>• Event Image Data</li> </ul>	<p>The processing is necessary to pursue our <b>legitimate interest</b>:</p> <ul style="list-style-type: none"> <li>• to promote the organisation by communicating information about events using photographs and video footage from events organised or attended by us.</li> </ul>
Securing the safety of factored premises	<ul style="list-style-type: none"> <li>• CCTV Data</li> </ul>	<p>The processing is necessary to pursue our <b>legitimate interest</b>:</p> <ul style="list-style-type: none"> <li>• for the detection and prevention of crime and to protect the security and safety of our properties and office using CCTV cameras at our office premises and at various locations within the vicinity of our properties.</li> </ul>
Make improvements to our business processes and the	<ul style="list-style-type: none"> <li>• Preferences and Feedback Data</li> </ul>	<p>The processing is necessary to pursue our <b>legitimate</b></p>

services offered to customers by undertaking research and statistical analysis, evaluating our performance, and conducting and gaining feedback from customer surveys.		<b>interest:</b> <ul style="list-style-type: none"> <li>to study how customers use our products/services</li> </ul>
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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 us at [Contact@riverclydehomes.org.uk](mailto:Contact@riverclydehomes.org.uk). If we agree and comply with your objection, this may affect our ability to undertake the tasks above for your benefit.

If you do not provide the information that we require, then we may not be able to provide factoring services to you. We will notify you if this is the case.

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

We share limited personal data with our contractors who are carrying out services on our behalf including:

- to carry out emergency, responsive or planned property repairs;
- to support cyclical and investment works on your property as requested by you or other homeowners including River Clyde Homes;
- to provide a language translation service if it is necessary to translate any information into or from a foreign language for you;
- with our professional and legal advisors for the purposes of taking advice and in the event of proposed or actual legal claims;
- with service providers of our optional services;
- with our third party suppliers who provide services to use, for example, IT service or software providers;
- to carry out research or surveys on our behalf to help us to improve the services we offer to you;
- with companies who provide our Direct Debit service;
- with a third party that we choose to sell, transfer, or merge parts of our business or our assets;
- process requests from third parties, for example the Housing and Property Chamber, First-tier Tribunal for Scotland if you have referred a matter to them;
- to provide information requested by customers or their representatives as part of a property sale or purchase; and
- to pursue any debts owed to us with the assistance of a debt management company.

Our contractors are required to comply with the law and our own Data Processing Agreement or Data Processing Clauses within our contracts to ensure data is managed appropriately and for specified purposes.

In some circumstances we are legally obliged to share information. We might also share information with regulatory bodies in order to further their, or our, objectives. We will only share information where we are satisfied that we have a lawful basis under which to share the information.

In the event that we do share personal information with external third parties, 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 manage your personal information**

We process your information in accordance with data protection principles. We will keep your personal details for no longer than necessary. We are committed to keeping your personal details up to date and ask that you inform us about any changes to ensure the details we hold for you are accurate.

### **How long we keep your information**

Call recordings	13 weeks
CCTV footage	14 days
Factoring customer file	5 years from the date ownership of a factored property ceased or we have ceased to factor your property

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 for all information we hold about your factoring account. You can request a copy by contacting us at [InformationGovernance@riverclydehomes.org.uk](mailto:InformationGovernance@riverclydehomes.org.uk)

We review our data retention periods regularly and will only hold your personal information for as long as is necessary for the relevant activity or as required by law.

We will then dispose your information by deleting the data or securely disposing of it.

### **Your data protection rights**

Under data protection law, you have rights including:

**Your right of access** - You have the right to ask us for copies of your personal information.

**Your right to rectification** - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

**Your right to erasure** - You have the right to ask us to erase your personal information in certain circumstances.

**Your right to restriction of processing** - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

**Your right to object to processing** - You have the the right to object to the processing of your personal information in certain circumstances.

**Your right to data portability** - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

Please contact us at [Contact@riverclydehomes.org.uk](mailto:Contact@riverclydehomes.org.uk) if you wish to make a request.

You are not required to pay any charge for exercising your rights. However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we could refuse to comply with your request in these circumstances. If you make a request, we have one month to respond to you. Occasionally it could take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated. Any requests received by River Clyde Homes will be considered under the applicable data protection legislation.

## **Our contact details**

There are many ways you can contact us, including by phone, email and post.

Our postal address: River Clyde Homes  
22 Pottery Street  
Greenock  
PA15 2UZ

Phone Number: 01475 788 887

E-mail: [HomeFact@riverclydehomes.org.uk](mailto:HomeFact@riverclydehomes.org.uk)

If you have any concerns about our use of your personal information, you can make a complaint to us. We aim to resolve all queries or concerns internally but you do have the right to complain to the Information Commissioner's Office at any time or to claim compensation, through the courts, if we misuse your information. We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

The Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF Telephone: 0303 123 1113  
Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)

## **Changes to our privacy notice**

We keep this privacy notice under regular review to make sure it is up to date and accurate. It was last updated in March 2025. The latest full version is always available from our website at [www.riverclydehomes.org.uk](http://www.riverclydehomes.org.uk).