Privacy Policy

How we use your personal information

At Trinity Factors, we’re committed to protecting and respecting your privacy.

This Policy explains when and why we collect personal information about people, how we use it, the conditions under which we may disclose it to others and how we keep it secure.

Our Privacy Promise

We promise:

- To keep your data safe and private;
- Not to sell your data;
- To give you ways to manage and review your data.

We may change this Policy from time to time to reflect changes in our business and or changes in legislation.

Who we are

Trinity Factoring Services Ltd is a property management company operating in Scotland offering property factoring, residential & commercial lettings and insurance services. We have offices in Edinburgh & Aberdeen.

Any questions regarding this privacy notice should be sent by email to admin@trinityfactors.co.uk or by writing to 209/211 Bruntsfield Place, Edinburgh EH10 4DH

How the law protects you

As well as our Privacy Promise, your privacy is protected by law. This section explains how that works.

Data Protection law says that we are allowed to use personal information only if we have a proper reason to do so. This includes sharing it outside Trinity Factoring Services. The law says we must have one or more of these reasons:

- To fulfil a contract we have with you, or
- When it is our legal duty, or
• When it is in our legitimate interest, or
• When you consent to it.

A legitimate interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

Where we collect personal information from

We may collect personal information about you from these sources:

Data you give to us:
• When you instruct us to carry out a service
• When you talk to us on the phone or in office
• When you use our website
• In emails and letters
• In insurance claims or other documents

Data from Third parties we work with:
• Reference agencies
• Insurers
• Solicitors / debt recovery specialists
• Third party contractors
• Public information sources such as Registers of Scotland
• Government and law enforcement agencies

Personal information we collect from you

The personal information we collect might include your name, postal address, email address, telephone number and bank details. If you make a payment on our website your card information is not held by us, it is collected by our third party payment processors, who specialise in the secure online capture and processing of debit card transactions, as explained below.

How we may use your information

We may use your information to:
• contact you;
• carry out our obligations arising from any contracts entered into by you and us;
• carry out an agreed service;
• seek your views or comments on the services we provide;
• notify you of changes to our services.

How long we keep your personal information
We review our retention periods for personal information on a regular basis. We are legally required to hold some types of information to fulfil our statutory obligations (for example Property Factors Code of Conduct, Letting Agents Code of Practice). We will hold your personal information on our systems for as long as is necessary for the relevant activity, or as long as is set out in any relevant contract you hold with us or to meet other regulatory requirements.

**Who we share your personal information with**

We will not sell or rent your information to third parties.

We will not share your information with third parties for marketing purposes.

Third Party Service Providers working on our behalf: We may pass your information to our third party service providers, agents subcontractors and other associated organisations for the purposes of completing tasks and providing services to you on our behalf (eg maintenance and repair work, property insurance). However, when we use third party service providers, we disclose only the personal information that is necessary to deliver the service and we have a contract in place that requires them to keep your information secure and not to use it for their own direct marketing purposes. Please be reassured that we will not release your information to third parties for them to use for their own direct marketing purposes, unless you have requested us to do so, or we are required to do so by law, for example, by a court order or for the purposes of prevention of fraud or other crime.

When you are using our secure online payment pages, your payment is processed by a third party payment processor, who specialises in the secure online capture and processing of debit card transactions. If you have any questions regarding secure transactions, please contact us.

We may transfer your personal information to a third party as part of a sale of some or all of our business and assets to any third party or as part of any business restructuring or reorganisation, or if we’re under a duty to disclose or share your personal data in order to comply with any legal obligation or to enforce or apply our terms of use or to protect the rights, property or safety of our supporters and customers. However, we will take steps with the aim of ensuring that your privacy rights continue to be protected.

**Security precautions to protect the loss, misuse or alteration of your information**

When you give us personal information, we take steps to ensure that it’s treated securely. Any sensitive information (such as debit card details) is encrypted and protected. When you are on a secure page, a lock icon will appear on the web browsers such as Microsoft Internet Explorer.

Non-sensitive details (your email address etc.) are transmitted normally over the Internet, and this can never be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk. Once we receive your information, we make our best
effort to ensure its security on our systems. Where we have given (or where you have chosen) a password which enables you to access certain parts of our websites, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

How to get a copy of your personal information

You can access your personal information we hold by writing to us at this address:

Trinity Factors, 209/211 Bruntsfield Place, Edinburgh, EH10 4DH

Letting us know if your personal information is incorrect

You have the right to question any information we have about you that you think is wrong or incomplete. Please contact us if you want to do this.

If you do, we will take reasonable steps to check its accuracy and correct it.

What if you want us to stop using your personal information?

You have the right to object to our use of your personal information, or to ask us to delete, remove, or stop using your personal information if there is no need for us to keep it. This is known as the ‘right to object’ and ‘right to erasure’, or the ‘right to be forgotten’.

There may be legal or other official reasons why we need to keep or use your data. But please tell us if you think that we should not be using it.

Links to other websites

Our website may contain links to other websites run by other organisations. This privacy policy only applies to our website, so we encourage you to read the privacy statements on the other websites you visit. We cannot be responsible for the privacy policies and practices of other sites even if you access them using links from our website.

In addition, if you linked to our website from a third party site, we cannot be responsible for the privacy policies and practices of the owners and operators of that third party site and recommend that you check the policy of that third party site.

How to complain

Please write to:

Trinity Factors
209 Bruntsfield Place
Edinburgh
EH10 4DH
complaints@trinityfactors.co.uk
You also have the right to complain to the Information Commissioner’s Office. Find out on their website how to report a concern www.ico.org.uk

Review of this Policy

We keep this Policy under regular review. Last updated in May 2018.