



# Privacy Policy – Simon & Co Lettings Limited

updated 10 February 2026 – 5 pages

**Data Protection Officer; Simon Woodham, 23 High Street Rothwell Northants NN14 6AD +44 (0)1536 418100 – info@simonac.co.uk**

Simon & Co Estate Agents is committed to protecting and respecting your privacy -  
**Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF**

**Simon & Co Reference: ZB084823 - ICO:00016479319**

This policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. For the purpose of UK data protection law, the data controller is Simon & Co Lettings Limited.

## Credit Reference and Affordability Checks

**To help us assess applications, prevent fraud, and meet our legal and regulatory obligations, we may obtain information about you from credit reference agencies (CRAs).**

**We obtain this information via Creditsafe, which uses its data partner TransUnion to supply consumer credit and identity data.**

- **Creditsafe Business Solutions Limited is authorised and regulated by the Financial Conduct Authority**  
**FCA Firm Reference Number: 742313**
- **TransUnion International UK Limited is authorised and regulated by the Financial Conduct Authority**  
**FCA Firm Reference Number: 805757**

**The information we receive may include data relating to your identity, credit commitments, payment history, and public record information. This data is used solely for legitimate business purposes, including creditworthiness assessment, identity verification, and fraud prevention, in accordance with applicable data protection laws.**

Further information about how Creditsafe and TransUnion process your personal data can be found in their respective privacy notices:

- **Creditsafe Privacy / Transparency Notice:**  
[Transparency Notice | Customers & Suppliers](#)
- **TransUnion CRAIN (Credit Reference Agency Information Notice):**  
<https://www.transunion.co.uk/legal/privacy-centre/pc-credit-reference>
- **TransUnion Bureau Privacy Notice:**  
<https://www.transunion.co.uk/legal/privacy-centre/pc-bureau>

### **Information Simon & Co Limited collect from you**

We will collect and process the following data about you:

- **Information you give us.** This is information about you that you give us by filling in forms on our website (**our site**) or by corresponding with us by phone, e-mail or otherwise.
- **Information we collect about you.** With regard to each of your visits to our site we may automatically collect the following information:
  - technical information, including the Internet protocol (IP) address used to connect your computer to the Internet; and
  - information about your visit.

### **Cookies**

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site. For detailed information on the cookies we use and the purposes for which we use them see our cookie policy.

### **Uses made of the information**

We use information held about you in the following ways:

- **Information you give to us.** We will use this information:
- to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us;
- to provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about;

- to provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you. If you are an existing customer, we will only contact you by electronic means (e-mail or SMS) with information about goods and services similar to those which were the subject of a previous sale or negotiations of a sale to you.;
- to notify you about changes to our service;
- to ensure that content from our site is presented in the most effective manner for you and for your computer.
- **Information Simon & Co Limited collect about you.** We will use this information:
  - to administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
  - to improve our site to ensure that content is presented in the most effective manner for you and for your computer;
  - to allow you to participate in interactive features of our service, when you choose to do so;
  - as part of our efforts to keep our site safe and secure;
  - to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you;
  - to make suggestions and recommendations to you and other users of our site about goods or services that may interest you or them.
- **Information Simon & Co Limited receive from other sources.** We will combine this information with information you give to us and information we collect about you. We will use this information and the combined information for the purposes set out above (depending on the types of information we receive).

### **Disclosure of your information**

You agree that we have the right to share your personal information with:

- Any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006.

We will disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we will disclose your personal data to the prospective seller or buyer of such business or assets.
- If we or substantially all of our assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our terms of use and other agreements; or to protect the rights, property, or safety of us, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

### **Where Simon & Co Limited store your personal data**

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It will also be processed by staff operating outside the EEA who work for us or for one of our suppliers. This includes staff engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

### **Your rights**

You have the right to tell us not to use your personal information for marketing purposes. You can exercise this right by unsubscribing using the link in any of the marketing emails we send you.

UK data protection law also gives you the right to access your personal information, to object to the use of your personal information for certain purposes, and the right to erase, restrict or receive a machine-readable copy of your personal information. You can exercise any of these rights by contacting us at the address above.

We will comply with the law in responding to your requests. That means that there may be some legal reasons why we cannot comply with all requests.

### **Changes to our privacy policy**

Any changes we make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our privacy policy.

### **The legal basis for processing personal data.**

#### **Legal Basis for Processing Personal Data**

Personal data is processed in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Depending on the activity, we rely on the following lawful bases:

- **Performance of a contract** – where processing is necessary to deliver services or meet contractual obligations, including obligations involving TransUnion.
- **Legal obligation** – where processing is required to comply with applicable laws, regulatory requirements, or statutory obligations.
- **Legitimate interests** – where processing is necessary for legitimate business purposes such as system security, fraud prevention, risk management, audit, and compliance, and where such interests do not override the rights and freedoms of individuals.
- **Consent** – where required by law, and where individuals have been provided with a clear choice and the ability to withdraw consent at any time.

Where legitimate interests are relied upon, appropriate assessments are conducted to ensure that the rights and freedoms of data subjects are protected.

### **The legitimate interests pursued by the controller**

Our legitimate interests include operating our business, fulfilling contractual obligations, preventing fraud, supporting audit and compliance activities, and protecting TransUnion data. These interests are balanced against the rights and freedoms of individuals, with appropriate safeguards in place.

### **The data retention period**

We keep personal data only for as long as necessary for its purpose and to meet legal or regulatory obligations. Data used for credit reference or affordability checks is retained only for as long as required up to 7 years and then securely deleted.

**A statement of whether the provision of personal data is statutory, and the possible consequences of not providing it.**

**Provision of Personal Data**

**The provision of personal data statutory?**

The provision of certain personal data is primarily statutory and, in some circumstances, required to meet legal and regulatory obligations.

Personal data is required to:

- enter into and perform contracts with customers, suppliers, or business partners.
- process orders, manage accounts, and deliver goods and services.
- verify identity and prevent fraud; and
- comply with applicable legal, regulatory, accounting, and tax obligations.

**What are the consequences of not providing personal data?**

If you choose not to provide the personal data, we request:

- we may be unable to enter into a contract with you.
- we may be unable to provide services.
- we may be unable to conduct necessary verification, compliance, or fraud prevention checks; and
- as a result, our services may be delayed, restricted, or declined.

Where personal data is requested for optional purposes, such as marketing communications, providing this data is not mandatory, and you may withdraw your consent at any time without affecting your ability to receive goods or services from us.

**Details of any automated decision-making or profiling, including meaningful information about the logic involved and potential consequences for the data subject.**

Wording for privacy policy below based on which method is used.

**Non-Automated Decision Making and Profiling**

We may use automated systems and tools to support certain business processes, such as risk assessment, fraud prevention, affordability checks, identity verification, or record management.

These tools may analyse personal data using predefined criteria or rules to generate indicators, scores, or recommendations. However, we do not make decisions that have a legal or similarly significant effect on individuals based solely on automated processing. Any such decisions are subject to meaningful human review.

The use of these tools may influence the speed or level of review applied to an application or request, but individuals will not be subject to automatic rejection or adverse decisions without human involvement.

**Contacting us**

If you have any questions about this privacy policy or the way we handle your personal information, please contact us at the address in the 'contact us' section of this website.

We hope that we will be able to answer any questions or concerns that you have. You have the right at any time to raise your concern with the Information Commissioner's Office at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF Simon & Co Reference: **ZB084823 - ICO:00016479319**

**Simon & Co Limited Head Office**

**23 High Street**

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