

Rental Exchange Privacy Policy

Onward has joined Experian Rental Exchange which means we will be able to work with you more closely to manage your existing tenancy agreement, your track record as a tenant will enable Experian to use the information supplied to them to assist other landlords and organisations to:

- assess and manage any new tenancy agreements you may enter into;
- assess your financial standing to provide you with suitable products and services;
- manage any accounts that you may already hold, for example reviewing suitable products or adjusting your product in light of your current circumstances;
- contact you in relation to any accounts you may have and recovering debts that you may owe;
- verifying your identity, age and address, to help other organisations make decisions about the services they offer;
- help to prevent crime, fraud and money laundering;
- screen marketing offers to make sure they are appropriate to your circumstances;
- for Experian to undertake statistical analysis, analytics and profiling,
- and for Experian to conduct system and product testing and database processing activities, such as data loading, data matching and data linkage.

If you would like to see more information on these, and to understand how the credit reference agencies each use and share rental data as bureau data (including the legitimate interests each pursues) this information is provided in this link: www.experian.co.uk/crain (Credit Reference Agency Information Notice (CRAIN)).

We will continue to exchange information about you with Experian while you have a tenancy with us. We will also inform Experian when your tenancy has ended and if you have outstanding rental arrears, Experian will record this outstanding debt. Experian will hold your rental data for the time limits explained in CRAIN (section 7). Rental data falls into the Identifiers (e.g. your name, address, date of birth) and financial account categories (i.e. tenancy account, rental payment information).

Onward and Experian will ensure that your information is treated in accordance with UK data protection law, so you can have peace of mind that it will be kept secure and

confidential and **your information will not be used for prospect marketing purposes.**

If you would like advice on how to improve your credit history you can access independent and impartial advice from www.moneyadviceservice.org.uk (you can get a copy of your Statutory Credit Report by visiting www.experian.co.uk/consumer/statutory-report).

If you are unhappy with anything relating to Rental Exchange, please contact us on 0300 555 0600. You also have the ability to get in touch with the Information Commissioner's Office. More information about this can be found using this link here: <https://ico.org.uk/concerns/>.

Linked documents:	
Date implemented:	August 2019
Policy lead:	Andy Paton Data Protection Specialist, Business Assurance
Approved by:	Executive Management Team
Approved on:	20 August 2019
Next review date:	May 2021
Reference number:	EPRPE01
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Document replaces:	Version 1