

Callaghans

Independent Estate Agents, Surveyors, Valuers and Mortgage Brokers

Terms & Conditions and Privacy Policy

This website is the property of Callaghans Ltd, 42 Church Road, Gatley, SK8 4NQ. By using this website you agree that you consent to and are bound by the following terms and conditions. This privacy notice refers to Callaghans as “we” or “us”.

You can contact us at admin@callaghansltd.com

Registered Company: **03885438**

On this page you can find our general Terms and Conditions. In order to ensure that both we and our customers are properly equipped to meet the demands of the latest EU personal data regulation (GDPR), we have integrated these stipulations into our Terms and Conditions. Please note, if you do not agree with Callaghans privacy policy you should leave the website immediately.

Callaghans take seriously the importance of protecting your personal information in line with current GDPR regulations. Our policy is both strict and specific. If you think our policy falls short of your expectations or that we failing to abide by our own policy, please contact us immediately.

Detailed below is a list of information we collect from you, either through our website or because you have passed it over to us via telephone, face to face, through email contact or via a form on our website.

1. Basic Identification and contact information that is collected us when you;

- Apply for our services
- Request marketing to be sent to you
- Contact us through social media
- Walk-in to our branch offices or telephone our offices and provide us with details
- Provide us with feedback on our services to you

We use this information to;

- Provide you with the services you request
- Verifying your identification in line with anti-money laundering regulations and our own security vetting procedures.
- For marketing and servicing products
- Market our services

2. We may also receive information about you from the following sources;

- Rightmove based inside the EU
- Facebook based outside the EU

Callaghans Estate Agents

46 Church Road, Gatley

Telephone: 0161 491 4000, Fax: 0161 491 55 44

Website: www.callaghansltd.com Email: Admin@callaghansltd.com

Callaghans

Independent Estate Agents, Surveyors, Valuers and Mortgage Brokers

3. Third Parties

- We sometimes work with trusted third parties such as solicitors, surveyors or building firms. When we obtain information from you specifically to enable you to use or buy a service offered on our website or directly through us, we will need to pass your information on. Your permission will be obtained verbally or via email.

4. Your Email address and domain name (IP address)

Your domain name and email address are recognised by our servers and the pages that you visit are recorded. We shall not under any circumstances divulge your e-mail address to any person who is not an employee or contractor of ours and who does not require your details either generally or specifically.

We use your email address and domain name to;

- To correspond with you, if you pass on this information and indicate this is your preferred method of contact
- To send you news about the services to which you have signed up;

5. Information you post on our website or social media

- Information you send to us, for example a review of our services we reserve the right to use it in any way we decide.

6. Website Usage Information

- We may use software that is embedded in our website to collect information from you, such as which pages you visit, how long you stay on them and what action you take. This is to help improve our services to you.

7. Financial Information about your direct debit or credit cards

- In some circumstances we may need to set up a direct debit, for example if you are a tenant or landlord of one our rental properties. Once you have agreed to set up the direct debit with us, we pass your details to our bank who process the information as directed.

8. Credit Reference

- To assist in combatting fraud and in line with anti-money laundering regulations we work with external companies to check individual's identification and capabilities in buying or letting a property from Callaghans. Information stored by them is out of our jurisdiction.

9. Business and Personal Information

Callaghans Estate Agents

46 Church Road, Gatley

Telephone: 0161 491 4000, Fax: 0161 491 55 44

Website: www.callaghansltd.com Email: Admin@callaghansltd.com

Callaghans

Independent Estate Agents, Surveyors, Valuers and Mortgage Brokers

- This includes all the information given to use in due course of your business with us. As such when you give your information to us in your capacity as a client. We undertake to preserve the confidentiality of the information and the terms of our relationship. It is not used for any other purpose.

10. Third Party Advertising

- Third parties may advertise on our website and we also use third party ad-ones such as our online valuation tool checker. In doing so, those parties, their agents or other companies working for them may use technology that automatically collects your IP address. We do not have control over these technologies or the data that these parties obtain. Accordingly, this privacy notice does not cover the information practices of these third parties.

11. Anti-Money Laundering Regulations

We are committed to operating Callaghans in a transparent and open manner consistent with our legal and regulatory obligations.

Callaghans adopt a strict compliance of all anti-money laundering regulations with specific emphasis on the Proceeds of Crime Act 2002, the Money Laundering Regulations 2017, the Bribery Act 2010 and the Terrorism Act 2000.

Our policy commitment is applicable to vendors, buyers, landlords and tenants. As such, we obtain and hold for a period of at least seven years evidence pertaining to our customer's identity, and where appropriate we obtain proof of ownership of property and source/destination of funds.

12. Data Security

Once we have received your personal data we will use reasonable and necessary procedures and security features to try and prevent unauthorised access. For example, we limit who can access your personal data to those individuals and third parties who need to know it. If we become aware of a data breach, we will notify the Commissioners Office within the legal time limit. If we believe the data breach is serious, we may notify you in accordance with our legal requirements.

13. Data Retention

We hold onto your personal data whilst you use our service (or whilst we provide services connected to you) and for at least seven years thereafter, for legal, regulatory and accounting purposes. There may be circumstances we need to hold onto your personal data for longer. We take seriously the potential risks in continuing to store your data against why we need to keep it. In some cases we may anonymise your personal data so it is not associated with you, we may then keep your data indefinitely.

Callaghans Estate Agents

46 Church Road, Gatley

Telephone: 0161 491 4000, Fax: 0161 491 55 44

Website: www.callaghansltd.com Email: Admin@callaghansltd.com

Callaghans

Independent Estate Agents, Surveyors, Valuers and Mortgage Brokers

14. Requesting your Personal Data and your Legal Rights

Under the General Data Protection Regulation (GDPR) you have the right to protect and look after your personal data. You may;

1. Ask us for the entirety of the personal data we hold and process about you. You have the right to know, understand and be told;
 - The purpose(s) for which we are processing your information
 - The categories of personal information we hold about you
 - The period for which we will store your information and the criteria we have used to determine how long we will store your information.
 - Ask that any inaccurate information we hold about is corrected
 - Ask that we delete the personal data we have stored
 - Ask that we stop using your personal data for certain purposes
 - Ask that personal data we hold about you is given to you, or where technically feasible a third party chosen by you, in a commonly used, machine-readable format.
2. You have the right to prevent your personal data being used for marketing purposes;
 - Informing us by telephone, email or in writing that you no longer wish to be contacted
 - Responding to our regular requests to update your preferences of how we use your personal data

If you have any questions or queries Callaghans operate a transparent policy and would be happy to answer any questions you have. admin@callaghansltd.com

Callaghans Estate Agents
46 Church Road, Gatley

Telephone: 0161 491 4000, Fax: 0161 491 55 44

Website: www.callaghansltd.com Email: Admin@callaghansltd.com