



## **PRIVACY POLICY**

### **Tribeliving Limited – Privacy Information for Tenants and Applicants**

At Tribeliving Limited, we take your privacy seriously. This Privacy Policy explains clearly how we collect, use, store, and share your personal personal information when you apply for or hold a tenancy with us.

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## **1. Who We Are**

Data Controller: Tribeliving Limited

Registered address: Suite A4, Skylon Court, Rotherwas, Hereford, England, HR2 6JS

Email: [nicola@tribeliving.co.uk](mailto:nicola@tribeliving.co.uk)

Tribeliving Limited is responsible for deciding how your personal data is used and ensuring it is processed in accordance with UK data-protection law.

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## **2. The Information We Collect**

We may collect and process the following personal information:

### **Identification**

- Name
- Current and previous addresses
- Date of birth
- Passport or driving licence
- Right-to-rent documents

## **Financial Information**

- Bank account details
- Payslips, income, benefits, student funding
- Credit history

## **Employment or Study Information**

- Employer or university details

## **References**

- Current and previous landlord
- Character referee
- Guarantor
- Next of kin

## **Tenancy Information**

- Property address
- Tenancy dates
- Rent and deposit amounts
- Arrears or payment history

## **Special Category Data (only where relevant)**

- Health or disability information affecting your tenancy (e.g., adaptations, support needs, or payment issues)

## **Children's Information**

- Only where legally required (e.g., licensing or occupancy checks)

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## 3. How We Use Your Information

We use your personal data to:

- Confirm your right to rent in the UK
  - Carry out tenant referencing and affordability checks
  - Contact referees, guarantors, employers, or universities
  - Prepare, sign, and manage tenancy agreements and renewals
  - Collect rent, record payments, and recover arrears
  - Protect tenancy deposits in a government-approved scheme
  - Manage property maintenance and repairs (sharing relevant details with contractors)
  - Notify councils and utility providers
  - Provide information to Housing Benefit or Universal Credit
  - Handle tenancy breaches, complaints, or legal claims
  - Ensure property licensing, safety, and legal compliance
  - Send essential property management updates (maintenance, safety checks, inspections, building notices)
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## 4. Lawful Basis for Processing

We rely on the following lawful bases:

### **Contract (Article 6(1)(b))**

To process your tenancy application and manage your tenancy.

### **Legal Obligation (Article 6(1)(c))**

To comply with UK law, including right-to-rent checks, deposit protection, taxation, licensing, and safety obligations.

### **Legitimate Interests (Article 6(1)(f))**

To manage properties effectively, assess tenant suitability, recover rent, maintain safety, prevent fraud, and protect the landlord's property.

### **Consent (Article 6(1)(a))**

Only where explicitly requested. You may withdraw consent at any time.

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## **5. Sharing Your Data**

We may share your information with:

### **Landlords / Property Owners**

We may share your referencing results or a summary referencing report with the landlord or property owner.

This allows them to assess your suitability for the tenancy.

Only the minimum necessary information is shared.

### **Credit-check and referencing agencies**

Including Advanced Rent.

### **Local councils, HMRC, regulators**

### **Deposit protection schemes, insurers, lenders, solicitors**

### **Courts and law enforcement (where legally required)**

### **Trusted contractors and tradespeople**

We share limited personal data (name, address, contact details) where necessary for repairs, maintenance, or safety inspections.

All third parties must handle your data securely and lawfully.

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## **6. Third-Party Platform: COHO**

Tribeliving Limited uses COHO, a UK-based property management platform, to manage tenancies, communicate with tenants, and store essential tenancy documentation.

We use COHO for legitimate business and compliance purposes, including:

- Tenant onboarding
- Referencing record-keeping
- Rent collection
- Maintenance management
- Secure document storage

We may upload or process personal data such as:

- Your name, contact details, tenancy address
- Rent amount and payment details
- Referencing results
- Proof of identity and right-to-rent documents

Some of this information may be entered directly by tenants during the application process.

**Documents stored in COHO may include:**

- Tenancy agreement
- Deposit protection confirmation
- How to Rent Guide
- Energy Performance Certificate (EPC)
- Electrical Installation Condition Report (EICR)
- Gas Safety Certificate
- Fire Safety Agreement
- Conditional Notice
- Deed of Guarantee
- Pet Policy or Pet Agreement

## Information Visibility (Updated Section)

All information stored in COHO is used solely for property and tenancy management purposes.

It is not visible to any other tenants, housemates, or members of the public.

The only information that may be visible is a limited "housemate profile", and only if:

- A visibility feature has been enabled for property listings by Tribe Living, and
- The tenant has actively chosen to make their COHO profile visible

Tenants have full control over their own COHO visibility settings and can choose what optional profile information (if any) is shown, such as first name, age, occupation, or interests.

No tenancy documents, identification, payment details, referencing results, or internal tenancy data are ever visible to other tenants or the public.

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## COHO as a Data Processor and Controller

- For data uploaded by Tribe Living, COHO acts as our data processor, following our instructions.
- When tenants create their own account, COHO acts as a separate data controller for information entered directly by the tenant.

## Housemate Visibility Features

COHO includes optional features that display limited profile details within a shared household listing.

These are always controlled by the tenant via their own privacy settings.

COHO policies:

<https://www.coho.life/terms>

<https://www.coho.life/legal/privacy-policy/>

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## 7. Third-Party Service: Advanced Rent Referencing

Tribeliving Limited uses Advanced Rent, an independent tenant-referencing agency, to carry out credit checks and verify applicants' suitability.

We securely share:

- Name, contact details
- Address history
- Employment information
- Income details
- References

### **Additional documents that may be required**

Depending on your circumstances, you or your guarantor may be asked to provide:

- Payslips
- Employment contracts
- Bank statements
- Tax returns
- Accountant's letters
- Business accounts
- Proof of savings
- Proof of home ownership
- Proof of student enrolment
- Pension details

All applicants must provide proof of right-to-rent in the UK (passport, driving licence, visa, BRP, or Home Office share code).

Applicants may upload documents directly to Advanced Rent.

Tribeliving Limited may access these documents via the referencing platform as part of the assessment process.

Both Tribeliving Limited and Advanced Rent handle and store your data securely in accordance with UK GDPR.

Advanced Rent privacy policy:

<https://www.advancedrent.co.uk/privacy-policy>

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## **8. Cookies and Website Tracking**

When you visit our website, we may use cookies to:

- Ensure the website functions correctly
- Improve performance and user experience
- Analyse website traffic and usage patterns
- Enhance security and fraud prevention

Where cookies are not essential, we will request your consent through a cookie banner.

You can disable cookies at any time in your browser settings.

A full Cookie Policy can be provided if required.

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## **9. Data Retention**

- During tenancy: retained as long as necessary to manage your tenancy
  - After tenancy ends: retained for up to 7 years for legal, tax, and operational reasons
  - Unsuccessful applications: retained for up to 1 year
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## 10. Your Rights Under UK GDPR

You have the right to:

- Access the personal data we hold about you
  - Request correction or deletion
  - Restrict or object to certain processing
  - Withdraw consent (where applicable)
  - Challenge automated decision-making (including credit scoring)
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## 11. Complaints

If you have concerns about how your data is processed, please contact us.

You also have the right to complain to the Information Commissioner's Office (ICO):

<https://www.ico.org.uk>

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## 12. Contact Us

Data Protection Officer: Nicola Dryden

✉ Email: [nicola@tribeliving.co.uk](mailto:nicola@tribeliving.co.uk)