



Privacy policy

Summary:

- We care about your data and privacy, and seek to ensure that we look after any personal data you provide us or that we may hold. We will never sell your personal data.
- Any personal data you give us or that we ask you for, will be used to help support your enquires and our relationship with you, such as:-
 - responding to your enquiries
 - sending you marketing information you request about a development or new home
 - arranging a visit to one of our developments
 - reserving a new home
 - helping you buy a new home (which includes confirming that you have the finances to do so, conducting fraud prevention checks and providing you with information from your new home warranty provider)
 - processing an application for a job or apprenticeship with us (please [click here](#) for our Recruitment Privacy Policy)
 - meeting our legal obligations
- We will only keep your data for as long as we need it and/or where required by law
- We take data security seriously and have a range of measures to help keep your personal data secure
- We record telephone calls made to certain sales and customer service teams
- We use cookies and other tracking technology on our website and our inbound telephone systems (see our [Cookie policy](#) for more information)
- Your data may be accessible outside of the UK or EEA but we will ensure the same data protection safeguards are in place as if it were inside the EEA
- If you change your mind about receiving marketing information from us you can unsubscribe at any time

Please read the rest of this Privacy Policy to learn more about what personal data we collect and use, and why and what rights you have in relation to your personal data.

Please don't hesitate to [contact us](#) if you have any questions or concerns.

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WHO WE ARE

Crest Nicholson is a leading FTSE250 developer with a track record for building new homes for over 50 years. You can find out more here: www.crestnicholson.com/aboutus

When we refer to 'Crest Nicholson' we mean Crest Nicholson Operations Ltd (see our registration with the UK data protection regulator, the ICO, registration number [Z8735020](#)).

Crest Nicholson is part of the Crest Nicholson Group, and your information will only be used by Crest Nicholson Group companies to help support your enquiries and our relationship with you in accordance with this privacy policy.

The Crest Nicholson Group, including Crest Nicholson PLC, Crest Nicholson Operations Limited and their divisions and subsidiaries (**we/us/our**), are committed to respecting and protecting your data and privacy.

WHAT KIND OF PERSONAL DATA WE COLLECT ABOUT YOU

The kind of information we may collect and use about you will vary depending on your relationship with us. Initially we may collect your name, address, contact numbers and email address, and information about the nature of your enquiry. If you are enquiring about the purchase of a home from us, we will ask you about the type of property that you are interested in purchasing, such as number of bedrooms, location, price range, transport link requirements and details of your current property status, including if you are a first-time buyer and whether you are selling a property and are in a chain.

If you decide to buy a Crest Nicholson home we will also collect other information such as proof of identity and financial status in order to help you purchase and secure your new home. We will also obtain details of any mortgage, part exchange property and your extras and choices made in relation to the home you wish to purchase, along with details of advisors appointed by you in relation to any purchase, for example mortgage brokers, solicitors, financial advisors and surveyors.

We may record or track telephone calls made to some of our sales and customer services teams for training, monitoring and quality purpose, and some of our developments and sales offices use CCTV for safety, security and the prevention of crime.

If you are a **joint purchaser** and give us personal data about another person, you must ensure you tell them, and please ask them to read this privacy policy. Please also note that when you purchase a property jointly, we may share your personal data with the other purchaser.

We also capture information about how people use Crest Nicholson websites. This will involve placing a cookie onto your computer (or smartphone) which will automatically collect standard internet and website information, for example pages you've viewed and any account preferences. We may receive information about the device you are using, such as the browser or IP address. Please see our full [Cookie policy](#) for further information.

Our website may contain links to other third party websites. If you follow a link to any of those third party websites they will have their own privacy policies. Please check these policies before you submit any personal data.

If you apply for a job with Crest Nicholson, please read our [Recruitment Privacy Policy](#) to learn how we will use your personal data as a potential employee.

HOW WE USE YOUR PERSONAL DATA AND OUR LEGAL BASIS

We collect personal data **directly from you** when you:

- visit our website and/or submit online forms
- visit one of our sales & marketing suites
- call us, email us or contact us via social media
- complete questionnaires
- make a complaint
- enter into any transaction with us or request information in relation to entering into a transaction

We may also **indirectly obtain** personal data from third parties when you:

- visit a third party property site (for example Rightmove or Zoopla) or an estate agent and request information about one of our homes
- engage with other property companies that we have arrangements with, for example registered providers and social landlords
- engage with solicitors, financial advisers, surveyors, and estate agents involved in your search for, and purchase of, a new home from us
- liaise with the NHBC, contractors and suppliers about your new home
- apply for a loan with us, from credit reference and anti-fraud agencies

In most cases we will process your personal data because it is necessary for the performance of a contract with you (or to take steps to entering into a contract with you) i.e. the purchase of a new home.

We may also process your personal data where it is necessary to comply with our legal obligations or for the purposes of our legitimate interests. If we are marketing to you we will only do so with your consent, or where otherwise permitted by law.

We have set out below the ways we may process your personal data and the legal basis for doing so.

We will use your personal data to:	Legal Basis
support sales and marketing and respond by email, phone, SMS or post, to your requests for information about developments or a specific property	Consent, performance of a contract, Legitimate interests (<i>to offer you services that may be of interest to you</i>)
arrange a viewing or call back about a property	Consent, performance of a contract, Legitimate interests (<i>to offer you services that may be of interest to you</i>)
provide updates on the progress of developments or specific properties you've expressed an interest in (Direct Marketing – see below for more information)	Consent, Legitimate interests (<i>to offer you services that may be of interest to you</i>)
help you reserve a new home	Performance of a contract, Legitimate interests (<i>to offer you services that may be of interest to you</i>)
record proof of your identity and proof of your financial status and therefore your ability to purchase a property from us, including processing any financial information required by any ‘Help to Buy’ application, ‘Home Reach’	Legal obligation, Legitimate interests (<i>to ensure that you fall within our acceptable risk profile and/or to assist with the prevention of crime and fraud</i>)

<p>application / purchase, or any other scheme or service used as part or in support of your purchase</p> <ul style="list-style-type: none"> sadly, if we cannot confirm your identity and ability to purchase, we will not be able to sell you a property 	
<p>support the ongoing administration of any home ownership or financial assistance programmes like 'Help to Buy', 'Home Reach' or other shared equity loans or support schemes. If you apply, or have a shared equity loan with us, we will conduct checks with credit reference agencies and fraud prevention agencies to manage your loan and if you do not repay on time we may share your information with such agencies to perform further checks. Further details of how your information will be used by us and these CRAs, can be found by clicking here</p>	<p>Performance of a contract, Legitimate interests (<i>to ensure that you fall within our acceptable risk profile and/or to assist with the prevention of crime and fraud</i>)</p>
<p>meet our legal obligation to conduct anti-money laundering (AML) and 'know your customer' (KYC) checks which will involve checking your name and identity documents against external AML and KYC information sources, such as World-Check, Experian and Equifax. This is not a credit check.</p>	<p>Legal Obligation, Legitimate interests (<i>to assist with the prevention of crime and fraud</i>)</p>
<p>help you sell your existing property when buying a new Crest Nicholson home</p>	<p>Performance of a contract, Legitimate interests (<i>to facilitate the initiation and completion of the transaction</i>)</p>
<p>Register you for any relevant warranty or support services in relation to items in your property such as appliances, technology or other special features</p>	<p>Performance of a contract, Legitimate interests (<i>to facilitate the initiation and completion of the transaction and/or to improve our services</i>)</p>
<p>liaise with estate agents, solicitors or other advisers where necessary throughout the buying process</p>	<p>Performance of a contract, Legitimate interests (<i>to facilitate the initiation and completion of the transaction</i>)</p>
<p>enable third parties to send your advisors information about their products and services to assist with or improve your buying process</p>	<p>Legitimate interests (<i>to offer you services that may be of interest to you</i>)</p>
<p>ensure your new home is registered with key utilities providers when you first move in including water, gas and electricity</p>	<p>Performance of a contract Legitimate interests (<i>to improve our services</i>)</p>
<p>handle any customer service or warranty enquiries</p>	<p>Performance of a contract Legitimate interests (<i>to improve our services</i>)</p>
<p>contact you about satisfaction surveys (which may be carried out by third parties such as the NHBC)</p>	<p>Legitimate interests (<i>to improve our services</i>)</p>
<p>monitor calls and transactions for training and quality purposes.</p>	<p>Legitimate interests (<i>efficient and compliant running of our business</i>)</p>
<p>understand and analyse how you heard about us, your contact with us, improve our website and adapt our marketing channels.</p>	<p>Legitimate interests (<i>to offer you services that may be of interest to you</i>)</p>

ensure the longer term interests of a development are maintained through the establishment of residents' management companies/associations	Performance of a contract, Legitimate interests (<i>ensuring the long term interests of the development are maintained</i>)
conduct research and development to better understand our customers' requirements and improve our services	Legitimate interests (<i>to improve our services</i>)

Direct Marketing

Where you agree (or where otherwise permitted by law), we will send you information about new property developments and or services which may be of interest to you, according to your preferred methods of communication. Even after you agree and ask us to send you information, you can always unsubscribe/withdraw your consent at any time and we'll stop sending you marketing materials. Just use the 'unsubscribe' link at the bottom of marketing emails or inform one of our sales staff. To stop receiving SMS marketing you can text STOP to 07860 018250.

Processing for credit referencing purposes

We may undertake searches of CRAs to verify your identity when you apply to reserve a new home. We do this by submitting your Personal Data to them. We need to undertake such searches in accordance with anti-money laundering laws. This is not a credit check but details of the search may appear on your credit file.

If you apply, or have a shared equity loan with us in order to process your application and manage your account, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs").

To do this, we will supply your personal data to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information. We will use this information to assess your creditworthiness and suitability, verify the accuracy of the data you have provided to us, prevent criminal activity, fraud and money laundering, manage your account and trace and recover debts from you.

We will continue to exchange information about you with CRAs while you have a relationship with us. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs. When CRAs receive a search they will place a search footprint on your credit file that may be seen by other lenders.

You can find out more about CRAs and the ways in which they use and share personal data, [here](#).

RETAINING YOUR PERSONAL DATA

We will only keep your personal data as long as it is necessary to support our relationship with you, to meet our legal obligations and support the purposes set out above. For example, anti-money laundering regulations require us to keep evidence of identity checks and details of the relevant business transaction for 5 years.

All of our new homes are sold with the benefit of a 10-year warranty cover, typically from either the NHBC (National House Building Council) or the LABC (Local Authority Building Control). We will therefore keep your records (name, property address, contact details, certificates) for up to 12 years from the date of purchase. We will also keep purchase and sales contract information for 12 years.

Information you provide when requesting sales and marketing information about developments and properties will be kept for up to 3 years as some developments can take a number of years to plan, market and complete. Please see 'Your Rights' to learn how you can manage marketing communications.

We may keep your data for longer if we cannot delete it for legal and/or regulatory reasons.

PEOPLE WHO MAY PROCESS YOUR PERSONAL DATA IN SUPPORT OF OUR BUSINESS

Your personal data may be received and processed by:

- our own employees, agents and auditors
- third party data processors who provide support services to us and who will process your personal information on our behalf. Such third parties may include cloud services providers (such as hosting and email management), other IT service providers as well as marketing companies that we use to distribute materials on our behalf
- independent financial advisors, estate agents and solicitors that you choose to help you with your new home search and purchase
- recipients involved when you take out a mortgage that is covered by a Government Indemnity or other scheme including Help to Buy, including Credit Reference Agencies
- recipients involved when you purchase your home through a shared ownership or other support scheme including for example 'Help to Buy' or 'Home Reach'
- warranty organisations such as NHBC
- those supplying, and those providing warranty or support services for items in your home such as appliances, technology or other special features
- after sales support providers and contractors and tradesmen who help investigate and/or carry out repairs to your new home
- parties that we have a legal obligation to disclose information to for example regulators and law enforcement agencies

In the event that we make changes to our Group structure, for example a re-organisation, sale or merger we may transfer your personal data to certain parties involved in that process.

When we share your personal data with other parties we will ensure contracts are in place that impose strict data sharing requirements.

SECURITY – KEEPING YOUR PERSONAL DATA SAFE

We have a range of technical and organisational measures to help ensure your personal data is used responsibly and to help keep it safe and secure. We also take steps to ensure any third party that provides services to us – such as hosting personal data on servers, or maintaining our website – also take steps to protect any personal data they process on our behalf.

YOUR PERSONAL DATA AND THE EEA

In limited circumstances, your personal data may be accessed, transferred, and/or stored, outside the UK or the European Economic Area (**EEA**) in which data protection laws may be of a lower standard than in the EEA, for example, some of our third party data processors have servers located in South Africa and the United States. Regardless of location we will impose the same data protection safeguards that we deploy inside the EEA.

If you are located outside the UK or the EEA your personal data will be exported back out to the jurisdiction that it originated from or from where you are located (for example when we reply to your emails or we write to you).

YOUR RIGHTS AND CHOICES OVER YOUR PERSONAL DATA

U.K. Data Protection law gives you a number of rights over your personal data such as a right to be informed and to access your information, a right to object to direct marketing and certain other processing, a right to rectify inaccurate information, and a right to erase information to name but a few. Please see below for an explanation of your rights.

Please notify us of any changes to the personal data that you have provided to us by contacting us using the details below.

You can contact us at any time by post or email:

- Company Secretary, Crest Nicholson, Crest House, Pyrcroft Road, Chertsey, Surrey KT16 9GN
- sending an email to privacy@crestnicholson.com (please remember email is not a secure way of communicating personal data)

The Company Secretary at Crest Nicholson will be the primary contact point for the other Crest Nicholson Group companies. Their addresses can be found [here](#).

Right to know and right to access

You can ask us if we are holding and using personal data relating to you and if we are, to ask us:

- why we're processing your personal data
- the categories of data we process about you
- the recipients or categories of recipients of your data (and if outside the UK or the EEA the derogations or safeguards relied upon)
- how long we keep your information or the criteria we use to determine how long we need to keep it
- for a copy of the personal data we hold about you

Right to rectify

You can ask us to rectify inaccuracies in your personal data. You can also ask us to complete personal data considered incomplete or to record a supplementary statement.

Right to erasure

In some circumstances, you can ask us to erase personal data we hold about you. This includes when:

- the personal data is no longer necessary in relation to the purpose for which it was collected or is otherwise used by us
- if you previously gave consent to the use of your personal data, but decide to withdraw it and we cannot justify another ground for using it
- we process your personal data based on our legitimate interests and we cannot demonstrate overriding legitimate grounds to continue processing the data
- we don't have a lawful ground under data protection law to process your personal data
- the data has to be erased to comply with a legal requirement

Right to restrict processing

You have the right to ask us to 'restrict' (block or suppress) the processing of your personal data when:

- you dispute the accuracy of the data (while we verify matters)
- the processing is unlawful, and you object to the erasure of the data and request that we restrict processing instead
- we no longer need the data, but you require it to establish, exercise or defend a legal claim
- we process your personal data for our legitimate business interests but you object and while we verify the grounds for continued processing

Right to Data Portability

You have the right to receive personal data you provide to us, in a 'commonly used machine-readable format' when:

- processing is based on your consent or for the performance of a contract, and
- the information is processed solely by automated means

Right to object

Based on your particular situation, you can object to the processing of your personal data, that is:

- based on our legitimate business interests (including profiling)
- done for research and statistical purposes

You also have the right to object to the use of your personal data for direct marketing purposes (including profiling).

Right to withdraw consent

When we rely on your consent to process your personal data – such as for marketing communications – you have the right to withdraw your consent at any time. We'll always strive to make it easy for you to withdraw consent, and if you find this isn't the case, then just email us using the information below, and we'll endeavour to resolve your concerns as quickly as possible.

RIGHT TO LODGE A COMPLAINT WITH THE UK REGULATOR

UK data protection and privacy law is overseen by the [Office of the Information Commissioner](#) (the 'ICO'). If you are dissatisfied with how we handle your personal data under UK data protection law, or how we respond to your rights, you can lodge a complaint with the ICO. See www.ico.org.uk for more information.

We would ask that you give us the opportunity to resolve your complaint before contacting the ICO. Our complaints procedure is available at <https://www.crestnicholson.com/buying-with-us/complaints-procedure>.

CONTACT US

You can contact us at any time about how we use your personal data or to exercise any of your rights set out above.

You can contact us by post or email us:

- The Company Secretary, Crest Nicholson, Crest House, Pycroft Road, Chertsey, Surrey KT16 9GN
- privacy@crestnicholson.com (please remember email is not a secure way of communicating personal data)

This policy was last updated on 29th March 2021.