

Perth and Kinross Council Privacy Notice

Name of Processing Activity- Mortgages

Date notice written- 2019-07

1. Why is this information being processed?

The information provided by you will be used by Perth & Kinross Council to record and administer mortgages

2. Who is processing this information?

The personal information you've provided will be processed by Perth and Kinross Council, 2 High Street, Perth, PH1 5PH, enquiries@pkc.gov.uk , 01738 475000.

3. Why is it lawful for the Council to process this information?

The Council is permitted to process your personal data in this way because it is required to administer mortgages which are held for individuals.

Formally, the processing of personal data provided to us for this purpose satisfies Article 6(1)(b) of the *General Data Protection Regulation* - *Processing shall be lawful...to the extent that processing is necessary for the performance of a contract to which the data subject is party*

4. Will any sensitive personal information (Special Category Data or information about criminal convictions etc.) be processed?

No

If so, why is it lawful for the Council to process this information?

NA

5. Will this information be shared?

Your personal information will not be disclosed to third parties unless it's necessary for us to do so in order to verify its accuracy, prevent or detect crime, protect public funds or where required by law. The Council may check information provided by you, or information about you provided by a third party, with other information held by us.

6. How long will this information be kept for?

Personal information held on Perth and Kinross Council systems in relation to mortgages is kept for the length of the mortgage and six years after repayment. After this it will be deleted.

7. Personal Information Rights

Individuals have rights in relation to the information the Council holds about them, including the right to request a copy of their information. You can find out more about your [Personal Information Rights](#) on our website or by contacting the Council's Information Governance team at the address below.

8. Data Protection Officer

The Council has a Data Protection Officer who you can contact in the first instance if you have any questions or complaints about how we are processing your personal information.

Please contact; Data Protection Officer, 2 High Street, Perth, PH1 5PH,
DataProtection@pkc.gov.uk, 01738 475444.

9. Information Commissioner's Office

If you want to complain about how the Council has processed your information you have the right to contact the Information Commissioner's Office (<https://ico.org.uk/> 0303 123 1113).

10. Information Governance Team

If you have any questions about how the Council processes your information, or if you would like a copy of this notice in another language or format, please contact the Information Governance team;

Information Governance

Legal and Governance Services

2 High Street

Perth

PH1 5PH

Email: DataProtection@pkc.gov.uk

Telephone:01738 477933