

**Enfield**

161 Chase Side
Enfield EN2 0PW
Tel: 020 3637 1100

Palmers Green

22 Aldermans Hill
London N13 4PN
Tel: 020 8886 0090

Privacy Policy

Baker and Chase Ltd — how we collect, use, and protect your personal information

Last updated: July 2026

Baker and Chase Ltd is the data controller responsible for your personal information. This policy explains what information we collect, why, how we use it, who we share it with, and the choices and rights you have. It applies to our website, our branches, and anyone we deal with as a prospective or current buyer, seller, tenant, landlord, or website visitor.

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1. Who We Are

Baker and Chase Ltd is a residential estate agency providing sales, lettings, and property management services in Enfield, Palmers Green, and the surrounding North London area.

Company name	Baker and Chase Ltd
Company number	08946301
ICO registration number	ZA214210
Registered / Enfield office	56a Haverstock Hill, London, NW3 2BH
Enfield office	161 Chase Side, Enfield, EN2 0PW
Palmers Green office	22 Aldermans Hill, London, N13 4PN
Data protection contact	Stewart Muir / Info@bakerandchase.co.uk
Redress scheme membership	The Property Ombudsman (T00818)

2. The Information We Collect

What we collect depends on how you interact with us. This may include:

- Identity and contact details — name, address, email, phone number, date of birth.
- Property details — the property you're buying, selling, letting, or renting, including address, price, and related documents.
- Financial information — income, proof of funds, mortgage or agreement in principle details, bank details for rent or deposit payments.
- Identity verification documents — passport, driving licence, proof of address, as required by Anti-Money Laundering regulations (see Section 4).
- Referencing information — for tenants and guarantors, including credit history, employment and landlord references (see Section 5).
- Website and marketing data — pages visited, enquiries submitted, marketing preferences, and cookie data (see Section 8).
- Communications — records of calls, emails, and messages between you and us.

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3. How We Use Your Information, and Our Legal Basis

UK GDPR requires us to have a valid legal basis for every way we use your personal data. The table below sets out our main purposes and the basis we rely on for each.

Purpose	Legal Basis
Registering you as a buyer, seller, tenant, or landlord and providing the services you've requested	Performance of a contract with you
Arranging viewings, valuations, and progressing a sale or tenancy	Performance of a contract with you / legitimate interest in providing our service
Anti-Money Laundering identity checks	Legal obligation (Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017)
Referencing checks for tenancies	Performance of a contract with you, and legitimate interest of the landlord in assessing a tenancy
Sending you marketing about our services	Consent (which you can withdraw at any time — see Section 7)
Improving our website and services, fraud prevention, record keeping	Legitimate interest
Complying with legal and regulatory obligations (e.g. to HMRC, our redress scheme, or the ICO)	Legal obligation

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4. Anti-Money Laundering (AML) Checks

As a UK estate agency, we are legally required under the Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017 to verify the identity of buyers, sellers, and in some cases tenants and landlords, and to understand the source of funds involved in a transaction.

- We collect and verify documents such as passports, driving licences, and proof of address, sometimes using a third-party electronic verification provider ([Insert AML provider name, e.g. Move Butler, SmartSearch, Credas]).
- We retain this information for 5 years from the end of the business relationship, as required by the regulations, even if the transaction does not complete.
- We will not proceed with a transaction until satisfactory identity and, where relevant, source of funds checks are complete.

5. Referencing Checks (Tenants & Guarantors)

If you're applying to rent a property through us, we (or a referencing agency acting on our behalf) will carry out checks that may include:

- Credit history checks with a credit reference agency.
- Employment and income verification.
- References from current or previous landlords.
- Right to Rent checks, as required by the Immigration Act 2014.

We use Goodlord to carry out these checks on our behalf. Declining to provide this information may mean we're unable to proceed with a tenancy application.

6. Who We Share Your Information With

We share personal information only where necessary to provide our services or meet a legal obligation, including with:

- Property portals — Rightmove and Zoopla, to market a property for sale or let.
- Referencing and AML verification providers — named in Sections 4 and 5.

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- Solicitors and conveyancers acting for you or the other party in a transaction.
- Mortgage brokers and lenders, where relevant to a sale.
- Landlords, buyers, sellers, and tenants, where information must reasonably be shared to progress a transaction (e.g. an offer, or maintenance issue).
- Utility switching services, to notify relevant providers at move-in/move-out.
- Our professional advisers, auditors, and insurers, where necessary.
- Regulators and authorities, including HMRC, the ICO, and The Property Ombudsman, where legally required.

We do not sell your personal information to third parties.



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7. Marketing Communications

We will only send you marketing about our services (such as new listings, market updates, or newsletters) if you registered with us, or enquired about one of our properties or services.

- You can withdraw your consent at any time by contacting us, or using the unsubscribe link in any marketing email.
- Withdrawing marketing consent does not affect service communications relevant to an active transaction (e.g. a viewing confirmation), which we send under a different legal basis.

8. Cookies

Our website uses cookies to remember your preferences, understand how the site is used, and — where you consent — for marketing and analytics purposes.

- You can manage or withdraw cookie consent at any time via the cookie settings banner on our website, or through your browser settings.
- Full details of the specific cookies we use, their purpose, and how long they last are set out in our separate Cookie Policy at [\[website URL\]/cookies](#).

9. How Long We Keep Your Information

AML identity documents

5 years from the end of the business relationship (legal requirement)

Sales and lettings transaction records

6 years from completion (for tax and legal purposes)

Referencing information (unsuccessful applicants)

12 Months

Marketing consent records

Until you withdraw consent, or [Insert period] of inactivity

General enquiries with no further engagement

5 years

10. Keeping Your Information Secure

We use appropriate technical and organisational measures to protect your personal information, including secure, access-controlled systems, staff training on data handling, and agreements with third-party providers who process data on our behalf.

INDEPENDENT ESTATE AGENTS • SALES • LETTINGS • PROPERTY MANAGEMENT

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No system is completely infallible, but we take reasonable steps to reduce risk and have a process in place to respond to and report any data breach as required by law.

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11. Your Rights

Under UK GDPR, you have the right to:

- Access the personal information we hold about you.
- Rectification of inaccurate or incomplete information.
- Erasure of your information, in certain circumstances.
- Restrict how we use your information, in certain circumstances.
- Object to processing based on legitimate interest, including direct marketing.
- Data portability, to receive your data in a portable format.
- Withdraw consent at any time, where we rely on consent as our legal basis.

To exercise any of these rights, contact us using the details in Section 14. We will respond within one month, as required by law.

Right to complain

- If you're unhappy with how we've handled your information, we'd like the chance to put it right first — please contact us directly.
- You also have the right to complain to the Information Commissioner's Office (ICO) at any time: ico.org.uk or 0303 123 1113.

12. Children's Information

Our services are intended for adults. We do not knowingly collect personal information from children, though a child's name may appear incidentally as part of a household's details on a property transaction.

13. Changes to This Policy

We may update this policy from time to time, for example to reflect changes in the law or our own processes. The "Last updated" date at the top shows when it was last revised. We'll notify you of any significant changes where appropriate.

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14. Contact Us

If you have any questions about this policy or how we handle your personal information, please contact us:

Email

[Info@bakerandchase.co.uk](mailto:info@bakerandchase.co.uk)

Phone

020 3637 1100 (Enfield) / 020 8886 0090 (Palmers Green)

Post

Baker and Chase Ltd, 161 Chase Side, Enfield EN2 0PW