

Privacy Policy

Yoho Tenancy Passport — Digital Guarantor Service

Version V1.0 Pre-PAL Interim · 17 May 2026

1. Who We Are

Yoho Technologies Ltd (“Yoho”, “we”, “us”, “our”) is a company registered in England and Wales (Company No: 16867100), with registered office at Yoho, 10 Devonshire Square, London EC2M 4YP. We are registered with the Information Commissioner’s Office (ICO) under registration number ZC080431.

This Privacy Policy describes how we collect, use, store, and share your personal data when you apply for and use the Yoho Tenancy Passport — Digital Guarantor service.

2. Data Controller

Yoho is the Data Controller for your personal data processed in connection with the Yoho Tenancy Passport service, in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

3. Personal Data We Collect

We collect the following categories of personal data when you apply for and use the Yoho Tenancy Passport:

Identity data: Full name, date of birth, nationality, government-issued identification documents (passport, driving licence, residence permit), and biometric liveness verification data.

Contact data: Postal address, email address, telephone number.

Financial data: Source of funds declaration, bank account details (for Security Funds funding and Residual Refund Return-to-Origin), affordability assessment information.

Tenancy data: Tenancy Agreement details, property address, Landlord identification details, Coverage Term and Monthly Rental Obligation.

Technical data: IP address, browser type and version, device information, timestamps, user-agent strings (collected for audit trail purposes and fraud prevention).

Compliance data: Sanctions screening results, adverse media checks, politically-exposed-person screening outcomes.

4. How We Use Your Personal Data

We process your personal data on the following legal bases:

Performance of a contract: To deliver the Digital Guarantor service, administer Release Events on Contractual Rent Dates, manage the Yoho Segregated Client Account, and process the Residual Refund.

Legal obligation: To comply with anti-money-laundering legislation, Know Your Customer (KYC) requirements, sanctions screening obligations, and our regulatory obligations as a Third-Party Guarantor and Escrow Administrator.

Legitimate interests: To prevent fraud, maintain audit trails, conduct internal record-keeping and compliance monitoring, and improve our service.

Consent: Where required for marketing communications (with separate opt-in).

5. Third-Party Data Processors

We share your personal data with the following third-party Data Processors, who process your data on our instruction and under written agreements compliant with UK GDPR Article 28:

Sum & Substance Ltd (Sumsb): Identity verification, KYC document review, biometric liveness verification, and ongoing identity monitoring.

ComplyAdvantage: AML transaction monitoring, sanctions screening, adverse media checks, and politically-exposed-person screening.

We also share certain payment-account-related personal data with our regulated payment infrastructure partners as required for the operation of the Yoho Segregated Client Account. Details of these arrangements will be available in the final version of this Privacy Policy upon launch.

6. International Data Transfers

Where personal data is transferred outside the United Kingdom, we ensure that appropriate safeguards are in place, including Standard Contractual Clauses approved by the UK Information Commissioner's Office or transfers to jurisdictions covered by an adequacy decision.

7. Data Retention

We retain your personal data for the following periods:

- **Identity and onboarding data:** 5 years after the end of the Coverage Term, in accordance with anti-money-laundering record-keeping obligations.

- **Transaction and audit data:** 7 years after the end of the Coverage Term, in accordance with our contractual audit trail requirements.
- **Risk assessment records:** At least 5 years after supersession or deactivation, in accordance with our AML policy.

8. Your Rights

Under UK GDPR, you have the following rights in respect of your personal data:

- The right to be informed about how we process your personal data.
- The right of access to your personal data.
- The right to rectification of inaccurate personal data.
- The right to erasure (“right to be forgotten”) in certain circumstances.
- The right to restrict processing in certain circumstances.
- The right to data portability.
- The right to object to processing based on legitimate interests.
- The right not to be subject to automated decision-making.

To exercise any of these rights, please contact us at privacy@yohotech.co.uk.

You also have the right to lodge a complaint with the Information Commissioner’s Office (ICO) at <https://ico.org.uk> if you are not satisfied with how we have handled your personal data.

9. Security

We implement appropriate technical and organisational measures to protect your personal data against unauthorised or unlawful processing, accidental loss, destruction, or damage. These measures include encryption in transit and at rest, access controls, secure data centres, and regular security audits.

10. Cookies

Our website uses cookies and similar tracking technologies. For details of how we use cookies and how to manage your cookie preferences, please see our [Cookie Settings](#) page.

11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. The current version will always be available on our website. Material changes will be notified to you by email.

12. Contact Us

If you have any questions about this Privacy Policy or how we handle your personal data, please contact us at:

Email: privacy@yohotech.co.uk

Post: Data Protection, Yoho Technologies Ltd, 10 Devonshire Square, London EC2M 4YP

ICO Registration: ZC080431