Privacy Policy

What is personal information?

Personal information is:
(1) information in a consumer report; or
(2) an individual’s first name or initial and last name in combination with any of the following:
   (a) birth date;
   (b) social security number or other government issued identification number;
   (c) mother’s maiden name;
   (d) unique biometric data (fingerprint, voice print, retina image);
   (e) unique electronic identification number our routing code;
   (f) telecommunication access devices including debit or credit card information; or
   (g) financial institution account or information.

A consumer report is a report related to a person’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living prepared by or obtained from an agency that collects such information such as a credit reporting agency.

How is personal information collected?

Gold Medal Property Management obtains personal information in the following ways:
(1) in consumer reports from reporting agencies to which Gold Medal Property Management subscribes in connection with lease applications or for other reasons that the consumer may authorize Gold Medal Property Management to obtain;
(2) in lease applications a prospective tenant completes;
(3) in other real estate related forms the customer or client completes in or related to a transaction; and
(4) in tax reporting forms that the customer or client is required to complete and which are given to Gold Medal Property Management.
(5) in financial or personal records voluntarily provided by an applicant to support claims made in the lease application such as pay stubs, bank statements, employment offer letters.

When completing the forms required above, the customer or client may send the information to Gold Medal Property Management by mail, fax, in person, or by e-mail. Customers or clients may occasionally provide personal information to Gold Medal Property Management or its agents by other means such as telephone calls, fax, text messages, or e-mail messages in order to expedite a transaction in which the customer or client is involved.

How and when is the personal information used?

Personal Information from Prospective Tenants:
The personal information that prospective tenants provide to Gold Medal Property Management is primarily used to obtain consumer reports (credit checks). It may also be used to perform background checks and rental history searches. The specific and detailed information in the consumer reports will not be discussed with owners for whom Gold Medal Property
Management manages property. However, high-level review of a tenant’s qualification may be reviewed with the owner of the property on an as-needed basis. Gold Medal Property Management also reports information to credit reporting agencies and uses personal information to complete those reports.

**Personal Information from Owners of Properties Managed by the Company:**
When Gold Medal Property Management acts as a property manager for a property owner, the company uses the property owner’s personal information only:
(a) to deliver the required management services;
(b) to file any required reports with governmental agencies (for example, the IRS); or (c) for other purposes the property owner may authorize.

**Personal Information from Clients:**
When Gold Medal Property Management represents a person (buyer, seller, landlord, or tenant) in a transaction the agent servicing the client may, on the client’s behalf and at the client’s instruction, convey personal information he or she provides to the agent to service providers (for example, mortgage lenders and title companies) as those service providers may require for the products or services the client needs or requests. If Gold Medal Property Management represents a prospective tenant in a lease transaction, the personal information may, on the tenant’s behalf and with the tenant’s knowledge, be discussed with and provided to landlords or their agents. Gold Medal Property Management and its agents exercise reasonable discretion when discussing any personal information with others.

**How is the personal information protected?**
Written files in Gold Medal Property Management are protected under lock and key. Electronic records are protected under an access name and password assigned to persons in Gold Medal Property Management on a role-specific basis. Gold Medal Property Management and its agents exercise reasonable discretion when discussing any personal information with others and releases personal information to others only as described by this policy.

Gold Medal Property Management does not permit its employees or agents to make copies of consumer reports or records of insurance claims. The consumer reports retained in the company’s files are not to be accessed in the future as a convenience to customers or clients. The individual agents that work with Gold Medal Property Management are independent contractors and the agent with whom a customer or client works with may maintain a separate transaction file. Gold Medal instructs its agents to not permit other persons to access the personal information in files the agents maintain. The company instructs its agents to protect the personal information in the agents’ files in the same manner as described in this policy.

**Who has access to the personal information?**
The following persons have access to personal information in Gold Medal Property Management’s files:
(1) the broker, agent, or employee who is servicing or coordinating the transaction;
(2) the owners of the company.
Property owners for whom the company manages properties do not have access to personal information (other than their own) in the company’s files.

Gold Medal Property Management may, at the customer’s or client’s request, provide personal information to service providers in a transaction such as a title company or mortgage company if it is necessary to expedite or complete a transaction. If the company is required by law to allow others to access the personal information in the company’s files, the company will comply with the law (for example, compliance with court orders, subpoenas, or governmental investigations).
The company will also allow law enforcement agencies access to personal information in order to cooperate with such investigations.

**How is the personal information disposed?**
Gold Medal Property Management uses reasonable measures to dispose of personal information. Personal information is most typically disposed of by shredding documents, erasing electronic files by means that make the files unreadable or undecipherable, or by eradicating personal information from documents or electronic files in ways that make the personal information unreadable. Occasionally, on very large quantities of personal information needing to be disposed of, Gold Medal may employ a third-party company which adheres to strict requirements regarding destruction of personal information.

**Erroneous Records:**

If Gold Medal Property Management erroneously reports information to a consumer reporting agency, the company will act to correct the information in the company’s records and request the reporting agency to correct the information in its records promptly after the company has learned and determined that the report was in error. If Gold Medal Property Management maintains an erroneous record that a consumer has issued a dishonored check, the company will promptly delete the record after the company and consumer agree that the information is in error or after the consumer provides the company with a law enforcement agency report stating that the dishonored check was not authorized.

**Notice:** This company asks any person who provides personal information to this company or one of its agents to identify the information at that time as “personal information.”