CRANTOCK BAY
HOLIDAYS

DAC7 / Digital Platform Reporting Policy

Effective date: 3rd January 2026
Last updated: 15th April 2026

1. Introduction

This DAC7 / Digital Platform Reporting Policy explains how Crantock Bay Hotel T/a Crantock Bay Holidays ("we", "us", "our") collects, verifies, uses and reports information about property owners and other sellers who use our website and related services at www.crantockbay.co.uk.

Crantock Bay Holidays operates a website offering and promoting short-term holiday accommodation in Cornwall, including sea-view apartments, cottages and other self-catering stays, and also invites property owners to list accommodation through the business.

The UK introduced reporting rules for certain digital platforms from 1 January 2024, with reporting to HMRC beginning from January 2025. These rules implement the OECD model rules often referred to alongside "DAC7". They can apply to websites and apps that facilitate services including the letting of short-term accommodation.

2. What DAC7 / digital platform reporting means

Under applicable digital platform reporting rules, certain platform operators must:

- identify sellers using their platform,
- collect and verify prescribed information about those sellers,
- collect and report information about relevant transactions and income, and
- provide a copy of the reportable information to the seller where required.

For accommodation platforms, this may include reporting information relating to owners or other sellers offering short-term accommodation through the platform, together with income and property details.

3. Who this policy applies to

This policy applies to any person or business that lists, advertises, offers, rents out or otherwise makes available accommodation through Crantock Bay Holidays, including:

- individual property owners,
- joint owners,
- companies, partnerships or trusts,
- agents or representatives acting for an owner, and
- any other seller or account holder receiving income through or in connection with our platform.

4. Information we may collect

To comply with applicable reporting obligations, we may collect and retain the following information from sellers:

Identity and contact information

- full name,
- trading name or business name,
- residential address or registered office address,
- correspondence address,
- email address,
- telephone number,
- date of birth (for individuals).

Tax and business information

- tax identification number(s) ("TIN"), such as National Insurance number, UTR, VAT number, company tax reference or equivalent foreign tax number where applicable,
- country or countries of tax residence,
- business registration number,
- company registration number,
- VAT registration details where applicable.

Financial and transaction information

- bank account details or other payment details,
- gross amounts paid or credited to the seller,
- fees, commissions or charges deducted or withheld by us,
- number of bookings, rental periods or transactions,
- refunds, adjustments or cancellations where relevant.

Property information

- address of each listed property,
- listing reference number,
- number of days each property is rented,
- any other property-specific information required by law.

HMRC states that in-scope platforms must collect information enabling the seller to be identified, matched with HMRC records, their tax residence established, and the jurisdiction in which a property is located identified.

5. Why we collect this information

We collect this information to:

- assess whether you are a reportable seller,
- comply with legal and regulatory obligations,
- carry out due diligence and identity verification,
- maintain accurate seller records,
- prepare and submit reports to HMRC and, where required, relevant tax authorities,
- provide you with a copy of reportable information where required,
- prevent fraud, tax evasion and misuse of our platform.

6. Verification and due diligence

We take reasonable steps to verify the information provided by sellers. This is carried out by a third party, Yoti, and includes:

- checking identity documents,
- requesting proof of address,
- requesting tax or company registration documents,
- checking property ownership or authority to let,
- validating tax numbers or company numbers where possible,
- requesting updated information if records are incomplete, inconsistent or out of date.

If you are a seller, you must provide accurate, complete and up-to-date information and promptly notify us of any changes.

7. Reporting to HMRC and other tax authorities

Where required by law, we may report seller and transaction information to HM Revenue & Customs (HMRC) under the UK reporting rules for digital platforms. HMRC may then exchange that information with tax authorities in other participating jurisdictions where relevant.

Reported information may include, where applicable:

- seller identity details,
- tax residence details,
- tax identification numbers,
- payment and transaction totals,
- fees or commissions,
- property address and related property information,
- booking or rental activity for each reportable period.

8. When reporting takes place

The UK rules apply from 1 January 2024, with reporting due from January 2025 and on an annual basis thereafter where applicable.

We may therefore request information from sellers at onboarding, during the year, or before any reporting deadline to ensure that our records are complete and accurate.

9. Failure to provide information

If you do not provide requested information, or if the information appears incomplete, inaccurate or unverifiable, we may:

- pause onboarding,
- suspend or restrict your listing,
- delay payouts or booking activity where legally permitted,
- request further documents,
- terminate or refuse access to our seller services where necessary for compliance.

We may also be required to treat a seller as reportable based on the information available to us or to take other compliance steps required by law.

10. Seller responsibilities

If you list accommodation with us, you are responsible for:

- providing true, complete and current information,
- ensuring you are entitled to let the property,
- keeping your tax and contact details up to date,
- responding promptly to compliance requests,
- taking your own tax advice about your reporting and tax obligations.

Nothing in this policy constitutes tax, accounting or legal advice. Sellers should obtain professional advice where needed.

11. How long we keep this information

We will keep DAC7 / digital platform reporting records for as long as reasonably necessary to:

- comply with legal obligations,
- respond to tax authority requests,
- resolve disputes,
- enforce our terms,
- maintain appropriate business and audit records.

The exact retention period may vary depending on legal and regulatory requirements.

12. Data protection and privacy

Personal data collected under this policy will be handled in accordance with our Privacy Policy and applicable data protection law.

We may share personal data:

- within our business,
- with professional advisers,
- with payment processors, software providers and compliance providers acting on our behalf,
- with HMRC and other competent authorities where legally required,
- where otherwise required or permitted by law.

13. Your rights

Subject to applicable law, you may have rights in relation to your personal data, including rights to request access, correction or other privacy rights. These rights may be subject to exemptions where data is processed to comply with legal obligations.

If you believe information we hold about you for DAC7 / digital platform reporting purposes is inaccurate, you should contact us promptly.

14. Changes to this policy

We may update this policy from time to time to reflect changes in law, regulation, HMRC guidance, our business model or our compliance processes. The latest version will be published on our website.

15. Contact us

If you have questions about this DAC7 / Digital Platform Reporting Policy, please contact:

Crantock Bay Hotel Ltd, T/a Crantock Bay Holidays
West Pentire,
Crantock,
Cornwall,
TR8 5SE

Email: info@crantockbay.co.uk
Telephone: 01637 830229