



Guide to the use of your personal data

Your right to privacy

Your right to privacy is very important to us. We take the security of your information seriously and have strict policies and processes in place to ensure it remains safe. This guide describes the way we collect your information, how we may use it and who we share and obtain details from.

If you have any queries about this guide or the way in which we collect or process your information, please contact the Society's Data Protection Officer in writing to Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS.

In order to open an account with us (mortgage or savings) we need to gather certain pieces of information from you. Unfortunately, we will not be able to provide you with an account or service if you do not supply us with the necessary information to do so, or if you don't give us permission to process your information as set out in this guide.

Information we hold about you

To enable us to provide you with an account or service, we require certain information about you. Most of this will be provided by you when you make your application. However, there may be times when we need to seek further information from the following sources, where appropriate:

- Your representatives, for example: financial adviser, solicitor, employer, landlord or any attorney appointed to act on your behalf;
- Industry databases such as credit reference agencies;
- Organisations to assist in the prevention and detection of crime;
- Public directories (for example, The Electoral Register from Local Authorities, County Court Judgments from the Registry Trust and Bankruptcy information (and other similar orders from the Insolvency Service)); and
- Our representatives/agents, for example: debt recovery agents.

Where you provide us with information about another person (for example, if you are applying for a joint account or you are applying for an account on behalf of a child) you must have sought their permission to provide us with their information and that person understands how we will use their information and has no objection to this. By providing us with information about another person we will presume that this permission has been sought.

Personal information we hold will include:

- Your personal details such as your name, address, date of birth, telephone number, email address and in some cases your National Insurance number (or equivalent);

- Information for accounts you hold with us (or have previously held with us);
- Records of our contact with you, for example: system notes or emails and
- Cookies which track your activity. You can find more information about cookies on our website at <http://www.leedsbuildingsociety.co.uk/security/cookies/>.

Depending on the accounts or services you apply for, or hold with us, we may also record additional personal information such as your income, employment details, financial commitments, or details of a credit search

For security and training purposes and to check and improve the quality of our service, we also record and monitor telephone calls and record activity on our premises using CCTV.

Sensitive Personal Data

We will only use and store Sensitive Personal Data where necessary.

Sensitive Personal Data includes information about:

- Racial and ethnic origin;
- Political opinions;
- Religious and similar beliefs;
- Trade Union membership;
- Physical or mental health;
- Sexual life; and
- Commission or alleged commission of offences and related proceedings and sentences.

How we use your personal information

We will use your information (including any Sensitive Personal Data where necessary) to:

- verify your identity (both when you apply for an account and in order for us to manage your account);
- assess your application for an account or service. If you are applying for a mortgage, this will include assessing lending and fraud risks and credit scoring;
- open and maintain your accounts and keep our records up to date;
- meet our legal and regulatory obligations;
- carry out any instructions that you provide to us relating to your account (such as making an electronic payment);
- test computer systems to ensure the continuing security and integrity of our systems;
- carry out customer surveys and statistical analysis to enable us to improve our products and services;
- contact you as requested;
- handle any queries and complaints; and

- keep you informed of other relevant products or services by sending you marketing communications (where you have provided consent). To remove your details from any marketing activity, please contact us by telephone, in writing or visit your local branch.

CCTV recordings are used for crime prevention and public safety.

Who we share your information with

Confirming your identity/credit checking

We are required by law to verify the identity of all new customers. To do this we will access databases held by credit reference agencies to validate your name and address. If we are unable to validate your name and address in this way, you will need to provide certain documents to confirm your identity. If you are an existing customer we may on occasions need you to re-confirm your identity, for example, if you apply for another account or change your name.

Credit checking

If you are applying for a mortgage, we will contact a credit reference agency for details of your credit history. The credit reference agency will keep a record of our enquiry ('search') and your application, whether or not this is successful.

Once your mortgage account is open, we will provide further information about you to the credit reference agencies, for example, information about the conduct of your account. If you apply to another company for credit they will then be able to see this information. Please remember that if you are applying for a joint account, your financial information will be 'linked' to the other applicants by the credit reference agencies, which will create an association between you. This may be taken into account in future applications by either or all of you, unless you ask the credit reference agencies to unlink your financial records.

The credit reference agencies we normally use are:

- Experian, Consumer Help Service, PO Box 8000, Nottingham NG1 5GX
- Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester LE3 4FS
- Callcredit PLC, 1 Park Lane, Leeds LS3 1EP

If you would like to see the information that these credit reference agencies hold about you, please contact them directly. Please note there may be charge for this service.

Fraud prevention

Where false or inaccurate information is provided, and fraud is identified, details will be passed to Fraud Prevention Agencies who maintain and share information on known and suspected fraudulent activity. Law enforcement agencies and government agencies may then access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on your application for credit and credit related or other facilities, such as additional loans;
- managing credit and credit related accounts or facilities;
- recovering debt; and
- checking details of job applicants and employees.

Fraud reporting

We are required by law to report any suspicious transactions to the National Crime Agency, the police and other law enforcement agencies for crime detection and prevention purposes. If we suspect fraudulent activity on any application or account we will notify law enforcement agencies and the appropriate Fraud Prevention Agencies, such as:

- CIFAS (a data sharing scheme used for fraud prevention and detection);
- National Hunter (a fraud prevention service operated among a number of lenders of mortgages and unsecured loans, credit card operations and insurance companies); and
- SIRA (a fraud prevention service operated by a number of lenders of mortgages and unsecured loans, credit card operations and insurance companies).

Tax reporting

We are required to provide information about you and your savings accounts to HMRC for tax reporting and to notify them of ISA records. Please note that HMRC may pass these details to countries overseas.

Market Research

In order to improve our products and services we use specialist market research companies who may contact you on our behalf and invite you take to part in market research. These firms will not use your information for any other purpose.

Third party companies that provide products/services Where we offer products and services from other companies and should you take these products you will be entering into a contract with the relevant third party company. We will share relevant information with them to administer the service provided. We carefully choose reputable companies and all relationships are controlled by a contract that safeguards the security and confidentiality of your information. The companies we have a relationship with will vary, but currently these include:

- Legal & General Assurance Society Limited for Life and Critical Illness Insurance;
- Aviva Insurance Limited for Home Insurance;
- Dignity Pre arrangement Limited for Funeral Planning services;
- The Will Writing Company Ltd for Estate Planning services;
- Credit Suisse for Capital Gains Accounts and Protected Capital Accounts;
- Irwin Mitchell Solicitors for Probate services; and
- HP Enterprise Services UK Limited who provide our systems.

Other occasions where we may be required to disclose your information

Mortgage customers:

If you are applying for a mortgage or have a mortgage with us, we may share your information with:

- Your employer to confirm your employment/income;
- Your mortgage intermediary/broker (where you have used one);
- Legal representative acting on behalf of you, the Society or both;
- e-surv Chartered Surveyors (for property valuations);
- Letting agents or landlords;
- Debt counselling or other specialist service providers, should you fall into payment difficulties; and
- A guarantor of your mortgage or their legal advisor.

All customers:

We may also share your information with:

- The Financial Ombudsman Service;
- The Financial Conduct Authority;
- The Department For Work and Pensions;
- Mailing houses, printers, and marketing agents;
- Contractors and consultants who develop and test systems;
- Providers of information for technology services;
- Data Processors who act on our behalf;
- Another organisation should we ever sell or transfer our business or part thereof or transfer any assets; and
- Trade Associations such as the Building Society Association and Council for Mortgage Lenders.

Outside of the European Economic Area

We may occasionally need to transfer personal data to countries outside the European Economic Area (EEA). This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by the Data Protection Act.

How long we keep your information

We will keep your personal information only for as long as necessary to administer the account/products you have in line with regulatory and legal requirements.

How to find out about information we hold about you

Under the Data Protection Act 1998 ("Act"), you have the right to request access to the personal data we hold about you; this is called a Subject Access Request.

Please make your Subject Access Request to us in writing. Please note that a fee of £10 is applicable per request for UK and Gibraltar customers and a fee of €6.35 for customers in the Republic of Ireland, which is to be paid by cheque made payable to Leeds Buildings Society. Please send your written request to Business Support Team, Leeds Building Society,

105 Albion Street, Leeds, LS1 5AS including your cheque and identification documents (as set out below). Please specify in your letter any relevant account number(s).

We'll need two forms of recent address identification documents for each individual making a Subject Access Request. Identification documents which are acceptable include:

- Utility bill (dated within the last 3 months) (mobile phone bills are not accepted);
- Council tax bill (for the current year);
- Bank statement (dated within the last 3 months);
- Mortgage statement from a recognised lender for the current year; or
- Driving license, which shows your current address.

The Society can accept photocopies of ID but these must be certified and stamped either by a member of Leeds Building Society staff, an accountant, solicitor or an independent financial advisor. It has to be clear that the documents have been certified by one of these people, providing their name and business address.

How long will it take?

We'll deal with this as quickly as possible but in no more than 40 calendar days from receipt of all required payment and ID.

If any information we hold about you is incorrect or out of date, please let us know and we will investigate further to correct any inaccuracies. You can also find out more about your rights under the Data Protection Act by visiting the Information Commissioner's Office website at ICO.org.uk or by writing to: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow SK9 5AF.

Changes to this guide

The Society reserves the right to change this guide from time to time to keep it up to date. You may obtain a copy of the most recent version from your local branch or online at leedsbuildingsociety.co.uk