

# FAIR PROCESSING NOTICE February 2025

## PROVIDING INFORMATION TO LEEDS BUILDING SOCIETY

Where you provide personal and financial information relating to others, including, but not limited to your underlying clients, our prospective customers or any business partner or director, whether they be linked to you or otherwise, you confirm that you have their consent or are otherwise entitled to provide this information to us and for us to use it for these purposes or, in the case of prospective customers, for the purpose of us considering whether to provide them with any of our products and / or services.

## WHO WE ARE, HOW TO CONTACT US AND OUR DATA PROTECTION OFFICER

Leeds Building Society of 26 Sovereign Street, Leeds, West Yorkshire LS1 4BJ is a data controller of your Personal Data. Our Data Protection Officer can be contacted by email at [dpo@leedsbuildingsociety.co.uk](mailto:dpo@leedsbuildingsociety.co.uk) or by writing to Data Protection Officer, Leeds Building Society, PO Box 228, Leeds, LS1 9LN.

We reserve the right to update this Fair Processing Notice from time to time to keep it up to date. You can obtain a copy of the most recent version by visiting: [leedsbuildingsociety.co.uk/ resources/pdfs/intermediaries-pdfs/intermediaries-forms-pdfs/Fair-Processing-Notice.pdf](https://leedsbuildingsociety.co.uk/resources/pdfs/intermediaries-pdfs/intermediaries-forms-pdfs/Fair-Processing-Notice.pdf).

## INFORMATION WE COLLECT AND HOLD ABOUT YOU

To enable you to register and submit business to us, we will require certain information about you and your organisation. Most of this will be provided by you when you register and submit an application with us. This includes:

- Your title, full name, contact details (including, for instance, your email address and telephone numbers);
  - Your address;
  - Your place and date of birth (which will be to remove duplicate records from our database and to link you to any Mortgage Club or network to which you belong;
  - Details of your regulated status;
  - Details of your organisation; and
- Records of how you have contacted us and, if you get in touch with us online, details such as your mobile phone location data, IP address and device attributes, such as MAC address.

## FRAUD PREVENTION AGENCIES

When you complete our Online Intermediary Registration and/or when you submit an application to us we will share your information with fraud prevention agencies who will use it to prevent fraud and money-laundering.

Fraud Prevent Agencies keep a record of our enquiries and may record, use and give out information we give them, to other lenders, insurers and other organisations.

If false or inaccurate information is provided to us, and suspected fraud is identified, we will notify the agencies accordingly. This will also be the case if you are suspected of knowingly submitting fraudulent mortgage applications during your relationship with us. If fraud is detected, you could be refused certain services, finance or employment.

Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in the separate leaflet titled 'Identity Verification and Fraud Prevention Checks'. You can obtain a copy of by visiting: [leedsbuildingsociety.co.uk/ resources/pdfs/security-pdfs/fraud-prevention-leaflet.pdf](https://leedsbuildingsociety.co.uk/resources/pdfs/security-pdfs/fraud-prevention-leaflet.pdf).

## WHAT ARE THE LEGAL GROUNDS FOR PROCESSING YOUR PERSONAL INFORMATION (INCLUDING WHEN WE SHARE IT WITH OTHERS)?

Under data protection laws, we can only process your Personal Data for certain reasons (including when we share it with other organisations). Below, we set out these reasons:

### 1. Processing is necessary to perform our contract with you or for taking steps prior to entering into it and or for us to comply with our legal obligations:

In order to enter into a contract with you and to comply with our legal obligations, we will process your personal information, as set out:

- To manage our business relationship with you;
- For compliance with laws which apply to us;
- To administer our governance requirements such as internal reporting and compliance;
- For establishment, defence and enforcement of our legal rights;

- For activities relating to the prevention, detection and investigation of crime;
- To carry out identity checks, anti-money laundering checks, and checks with Fraud Prevention Agencies and governmental and regulatory bodies;
- To process information about a crime or offence and proceedings related to that (in practice this will be relevant if we know or suspect fraud);
- To deal with requests from you to exercise your rights under data protection laws;

Where we share your information with:

- Our legal and other professional advisers, auditors and actuaries;
- Courts and to other organisations where that is necessary for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations; and
- Law enforcement agencies and governmental and regulatory bodies, such as:
  - HMRC;
  - the Financial Conduct Authority;
  - the Prudential Regulation Authority;
  - the Financial Ombudsman Service;
  - the Information Commissioner's Office; and
  - the Financial Services Compensation Scheme.

## 2. Legitimate Interests:

The UK's data protection law allows the use of Personal Data where its processing is legitimate and isn't outweighed by the interests, fundamental rights or freedoms of data subjects. We will use your personal information for the following legitimate interests:

- To test the performance of our products, services and internal processes;
- To adhere to guidance and best practice under the regimes of governmental and regulatory bodies, such as:
  - HMRC;
  - the Financial Conduct Authority;
  - the Prudential Regulation Authority;
  - the Financial Ombudsman Service;
  - the Information Commissioner's Office; and
  - the Financial Services Compensation Scheme.
- For management and audit of our business operations, including accounting;
- To carry out monitoring and to keep records;
- For market research and analysis and developing statistics; and
- Where we share your personal information with:
  - Other organisations and businesses who provide services to us, such as back up and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions;
  - Buyers and their professional representatives as part of any restructuring or sale of our business or assets; and
  - Market research organisations who help us to develop and improve our products and services.

## IS YOUR PERSONAL INFORMATION TRANSFERRED OUTSIDE THE UK?

We are based in the UK but sometimes your personal information may need to be transferred outside the UK for one or more of the reasons explained in this fair processing notice. This means that your personal information may on occasion be transferred outside the UK to countries or territories which do not have adequate protections for personal information under their own laws. Many countries already provide adequate legal protection for your personal information, such as countries which are in the European Union or wider European Economic Area. For countries which do not provide such adequate protection, we will take additional steps to protect your personal data and to comply with our legal obligations under data protection laws, such as entering into standard contractual clauses with the recipient, relying on other approved contractual mechanisms or (in very limited circumstances) your consent.

## WHAT SHOULD YOU DO IF YOUR PERSONAL INFORMATION CHANGES?

You should tell us without delay so that we can update our records. You can do this by:

- writing to us at Intermediary Operations Support, Leeds Building Society, PO Box 228, Leeds, LS1 9LN; or
- calling us on 0113 216 7450.

## FOR HOW LONG IS YOUR PERSONAL INFORMATION RETAINED BY US?

We'll retain your personal information for as long as we reasonably need it, for the purposes explained in this Fair Processing Notice. We'll need the data for the period necessary to process the mortgage application and deal with queries you may have. We may need to keep information for a period of time after the mortgage has completed or our relationship has ended, for example:

- to ensure we have an accurate record in the event of any complaints or challenges or we reasonably believe there is a prospect of litigation;
- to carry out relevant fraud checks;
- where we are required to do so for legal, regulatory or tax purposes; or
- for research and statistical purposes to ensure we continue to make informed lending decisions in order to sustain and safeguard the Society for the benefit of all our customers.

When we no longer need your data we'll destroy it safely and securely. If you would like further information about our data retention practices please contact our Data Protection Officer.

# DO WE DO ANY MONITORING INVOLVING PROCESSING OF YOUR PERSONAL INFORMATION

In this section, monitoring means any listening to, recording of, viewing of, intercepting of, or taking and keeping records (as the case may be) of calls, emails, text messages, social media messages and other communications. We may only monitor where permitted by law and we will do this where the law requires it.

Some of our monitoring may be to comply with regulatory rules, self-regulatory practices or procedures relevant to our business, to prevent or detect crime, in the interests of protecting the security of our communications systems and procedures, to have a record of what we have discussed with you and actions agreed with you, to protect you and to provide security for you (such as in relation to fraud risks) and for quality control and colleague training purposes.

Some of our monitoring may check for obscene or profane content in communications.

Telephone calls between us and you may be recorded to make sure that we have a record of what has been discussed and what your instructions were. We may also record these types of calls for quality control and colleague training purposes.

## WHAT ARE YOUR RIGHTS UNDER DATA PROTECTION LAWS?

Where our processing of your personal information is based on your consent, you have the right to withdraw your consent at any time. If you do decide to withdraw your consent we will stop processing your personal data for that purpose, unless there is another lawful basis we can rely on – in which case, we will let you know. Your withdrawal of your consent won't impact any of our processing up to that point.

Where our processing of your personal data is necessary for our legitimate interests, you can object to this processing at any time. If you do this, we will need to show either a compelling reason why our processing should continue, which overrides your interests, rights and freedoms or that the processing is necessary for us to establish, exercise or defend a legal claim.

You have certain other legal rights depending on relevant circumstances, which are briefly summarised below, in relation to any personal information about you which we hold:

- The **right to be informed** about your processing of your personal information;
- The **right to have your personal information corrected if it is inaccurate and to have incomplete personal information completed**;
- The right to **restrict processing** of your personal information;
- The right to **have your personal information erased** (the "right to be forgotten");
- The right to **request access** to your personal information and to obtain information about how we process it (please see below for further information);
- The **right to move, copy or transfer your personal information ("data portability")**;
- Rights in relation to **automated decision making which has a legal effect or otherwise significantly affects you**.

You are not required to pay any charge for exercising your rights. If you make a request, we will respond within the relevant statutory deadlines.

You also have the right to complain to the Information Commissioner's Office who regulates data protection laws if you are unhappy with how we have used your data. You can find further information by visiting <https://ico.org.uk> or by calling the ICO on 0303 123 1113. If you would like to write, the ICO's address is: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

You can request our leaflet "Your Data Protection Rights" which provides more details on your rights above, by visiting [www.leedsbuildingsociety.co.uk/security/use-of-personal-information/](http://www.leedsbuildingsociety.co.uk/security/use-of-personal-information/)

If you wish to exercise any of these rights against the Fraud Prevention Agencies, you should contact them separately.

## HOW TO GET A COPY OF YOUR PERSONAL INFORMATION (DATA SUBJECT ACCESS REQUEST)

You can obtain a copy of your personal information held by us by writing to us at Intermediary Operations Support, Leeds Building Society, PO Box 228, Leeds, LS1 9LN.

We'll deal with your request as quickly as possible and in line with the statutory deadlines which apply. In some cases, it may be appropriate to carry out identity verification checks and / or request further information before being able to process your request and we will let you know where this applies.

## DATA ANONYMISATION AND USE OF AGGREGATED INFORMATION

Your personal information may be converted into statistical or aggregated data which means it can no longer be used to identify you. It may then be used to produce statistical research and reports.

## DEFINITIONS

We explain below some of the key terms used in this document

<b>Personal information</b>	means information that is about you or from which we can identify you.
<b>Process or processing</b>	includes everything we do with your personal information from its collection, right through to its destruction or deletion when we no longer need it. This includes for instance collecting it (from you), obtaining it (from other organisations), using, sharing, storing, retaining, deleting, destroying, transferring it overseas.
<b>Legitimate interests</b>	data protection laws allow the Processing of Personal Data where the purpose is legitimate and is not outweighed by your interests, fundamental rights and freedoms.

