

Intermediary Fair Processing Notice

Effective from 17 May 2018

By submitting any information to us you hereby acknowledge, agree and consent to this Fair Processing Notice. If you do not agree to this Fair Processing Notice, then you must not submit any information to us.



Leeds Building Society

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 105 Albion Street, Leeds, LS1 5AS is a data controller of your Personal Data.

Our Data Protection Officer can be contacted by email at dpo@leedsbuildingsociety.co.uk or by writing to Data Protection Officer, Leeds Building Society, 105, Albion Street, Leeds, LS1 5AS.

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: www.leedsbuildingsociety.co.uk/intermediaries/online-terms.

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 on each and every occasion that you submit an application to us we will conduct fraud and other enquiries about you.

These 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.

We and fraud prevention agencies will share your information. We and other organisations, including law enforcement agencies, may access and use this information to prevent and detect fraud, money laundering and other crimes. The information recorded by fraud prevention agencies may be accessed and used by organisations in the UK and in other countries. We will retain information collected about you for as long as permitted for legitimate business purposes.

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 'Identification and Fraud Prevention'. You can obtain a copy of by visiting: www.leedsbuildingsociety.co.uk/security/use-of-personal-information.

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;
 - 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

Is your personal information transferred outside the UK or the EEA?

We are based in the UK but sometimes your personal information may be transferred outside the UK or the European Economic Area. If it is processed within Europe or other parts of the European Economic Area (EEA) then it is protected by European data protection standards. Some countries outside the EEA do

have adequate protection for personal information under laws that apply to us. We will make sure that suitable safeguards are in place before we transfer your personal information to countries outside the EEA which do not have adequate protection under laws that apply to us. Safeguards include contractual obligations imposed on the recipients of your personal information. Those contractual obligations require the recipient to protect your personal information to the standard required in the European Economic Area. Safeguards also include requiring the recipient to subscribe to 'international frameworks' intended to enable secure data sharing and where the framework is the means of protection for the personal information.

What should you do if your personal information changes?

You should tell us so that we can update our records.

You can do this by:

- writing to us at Intermediary Operations Support, Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS; or
- calling us on 0113 216 7450.

For how long is your personal information retained by us?

We will keep your personal information for as long as we have a relationship with you.

After this time, we may keep your data for up to 40 years for the following reasons:

- To respond to any queries or complaints; and
- To maintain records according to rules that apply to us.

We may keep your data for longer than 40 years if we cannot delete it for legal, regulatory or technical reasons. 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?

Here is a list of the rights that all individuals have under data protection laws. These include:

- 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 object to processing of your personal information;
- 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 also have the right to complain to the Information Commissioner's Office who regulates data protection laws: www.ico.org.uk/.

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/

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, 105 Albion Street, Leeds, LS1 5AS.

We'll deal with your request as quickly as possible, but in no more than 30 calendar days from receipt of all required identification.

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

Personal Information	means information that is about you or from which we can identify you.
Process or processing	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.
Legitimate interests	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.

Get in touch

www.leedsbuildingsociety.co.uk/intermediaries/

Call **03458 48 00 61**

Monday to Friday: 9am – 5pm. Saturday and Sunday: Closed

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. You can check this on the Financial Services Register by visiting the FCA website at www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).

Large text, Braille and audio tape versions of our brochures are available on request.