

Customer Privacy Policy

Your personal information
and how we use it.

December 2024



Leeds Building Society

Who we are, how to contact us and our data protection officer

Here you'll find details of what personal information we hold and how we use it.

Leeds Building Society, 26 Sovereign Street, Leeds, LS1 4BJ is a 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, PO Box 228, Leeds, LS1 9LN.

Reference in this document, to we, us and our means Leeds Building Society.

In this document, we refer to the privacy notices of Fraud Prevention Agencies and Credit Reference Agencies. You can obtain copies of these by visiting www.leedsbuildingsociety.co.uk/security/use-of-personal-information, contacting your local branch or by calling us on 03450 50 50 75. You should read these carefully and contact those organisations if you have questions (their details are in their notices).

We reserve the right to update this Privacy Policy from time to time to keep it up to date. We will update you on material changes where possible and remind you that you can always obtain a copy of the most recent version by visiting www.leedsbuildingsociety.co.uk/security/use-of-personal-information, contacting your local branch or by calling us on 03450 50 50 75.

Information we collect and hold about you

To enable us to provide you with an account, a product, a service or otherwise introduce you to a third party, we require certain information about you. Most of this will be provided by you when you make your application (directly or through an authorised third party or mortgage intermediary). References in this Privacy Policy to "your application" includes applications submitted through a limited company of which you are a director or a shareholder. For applications submitted through a limited company, your personal information can also be provided to us through your mortgage intermediary, by other individuals acting on behalf of the relevant company and from publicly available sources. This information includes:

- Your title, full name, contact details (including, for instance, your email address, home and mobile telephone numbers);
- Your home address and correspondence address (where this is different from your home address) and for mortgage accounts only, your address history;
- Your date of birth, to ensure that you are eligible to apply for the product and/or that it is suitable for you;
- Your nationality (where this is necessary for us to comply with our legal and regulatory requirements);

- Your relationship with us, for example whether you are an existing customer, a prospective customer or whether you are acting in the capacity of attorney or executor (or with some other designated and/or delegated authority);
- 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; and
- Where applicable, some special categories of personal data such as information about your health or if you have special circumstances which may require us to tailor how we communicate with you or make adjustments for you (see below for further information regarding special categories of personal data).
- Once you have an account or use a service, we will process details about how you use that account or service, which will include security information for identification purposes, such as passwords and password reminder questions. We will process information about payments, income and spending as you would expect so we can provide the service.

For savings accounts, we will also collect:

- Your national insurance number, where you open an ISA;
- Details of other account(s) held with other providers, as necessary (for example, other current/savings accounts where you may fund your savings account from);
- Information about your employment status, salary/income and the intended use for your account;
- Information about your tax residency; and
- Where a third party operates your account, including making a withdrawal from your account on your behalf, information about that person.

For mortgage accounts, we will also collect:

- Certain financial information (such as information about your employment status and salary/income, details of your savings and details of your expenditure, including borrowings and loans);
- Details of other account(s) held with other providers, as necessary (for example, other current/savings accounts where you may (or will) pay a mortgage from);
- Information about your occupier status, such as whether you are (or propose to be) a tenant or landlord, live with parents or are an owner occupier of the property in which you live at the time of your application;
- Information which is relevant for your residency and/or citizenship status, such as your nationality, your length of residency in the UK and/or whether you have the permanent right to reside in UK;
- To assess your eligibility and suitability for the mortgage product for which you have applied, the loan amount and to support our lending decision, we will ask you questions about your household and family circumstances and if you have any financial dependants; and
- Where relevant, information about any guarantor which you provide on any application.

As part of your mortgage or savings application process and then your ongoing relationship with us, we will also obtain information from third party and open public sources (as applicable) such as:

- Personal information about your credit history, which we obtain from Credit Reference Agencies (see further details below) including data which originates from:
 - Royal Mail (UK postal addresses);
 - Local Authorities (electoral roll);
 - the Insolvency Service;
 - Companies' House;
 - other lenders and providers of credit (who supply data to the Credit Reference Agencies);
 - housing associations and landlords;
 - court judgments; and
 - administration orders made publicly available through statutory public registers; (for more information see the section on "Credit Reference Agencies" below).
- His Majesty's Revenue and Customs ("HMRC");
- Department for Work and Pensions;
- other banks and building societies you have associations with;
- any representatives you appoint to act on your behalf, for example any mortgage intermediary or solicitor;
- your employer;
- your landlord and/or managing agent;
- our representatives or agents, for example debt recovery and/or tracing agents;
- third parties where we act as their representative or agent;
- public directories; and
- the internet, for example news articles, blogs and social media

If you are acting on behalf of an individual

When you are a third party or person acting under a power of attorney, guardianship or similar delegated power having authority to contact us on behalf of a savings or mortgage customer and/or to operate their account, we will collect your personal data. This includes personal data from the list above that we need in order to carry out identity checks and details to confirm that you are authorised to act on the customers' behalf. This also includes basic and, in some cases, special category personal data from the list above during the course of our dealings with you.

If you have been introduced to us by a Mortgage Intermediary

When a mortgage intermediary processes your personal information on our behalf, this Privacy Policy will apply and you should contact us to exercise your rights under data protection laws. When a mortgage intermediary processes your personal information as a data controller in its own right, its own privacy policy will apply and you should ask them for a copy if you do not have one by the time you are introduced to us.

If you apply through a limited company

If you make an application through a limited company (and not in your own name as an individual (an "Applicant Company"), this Privacy Policy will apply and:

- we will collect your information as set out above from the Applicant Company and its directors and shareholders together with the following additional information:
 - the Applicant Company name, registered number, address and contact details;
 - your title and role within the Applicant Company and the names, titles and roles of any other directors and/or shareholders of the Applicant Company;
 - your shareholding within the Applicant Company;
 - details of whether you are a United Kingdom national and/or you are living abroad;
 - your relationship with other individuals associated with the Applicant Company;
 - your proposed or likely retirement age;
 - your employment details, including your occupation, job title, employer's name and address, duration of employment, proposed contract end date (if you are a contractor); and
 - if you have been with your current employer for less than six months, your previous employment details including occupation, job title, employer's name and address, duration of employment, and employment / contract end date; and
- we will share your information with the Applicant Company and its other directors and shareholders.

If you make an application through an Applicant Company, we will also collect the personal information about its directors and shareholders as set out above. You must show this Privacy Policy to all directors and shareholders whose personal information may be collected and/or processed and ensure they understand that you will share their personal information with us and/or that we will obtain it for the purposes and as described in this Privacy Policy.

Details about the application for and/or operation of any Applicant Company account will normally necessarily contain relevant personal data about two or more individuals and details about all such relevant associated individuals will be disclosed in the event of a subject access request by any one such individual. In the event of future changes to or relevant to the account (including changes of individuals associated with the Applicant Company), historic records will still refer to previous associated individuals.

Joint Applicants

If you make a joint application with your spouse, partner, family member or friend, we will also collect the personal information set out above about that person. You must show this Privacy Policy to the other applicant and ensure they understand you will share their personal information with us for the purposes described in this Privacy Policy.

Where a joint application is made, this means that:

- relevant records will have personal data from both parties;
- we will assume that both parties to a joint account are content to view each other's data unless otherwise advised - for example if one party requests access to the data we will share the other party's data with them; and
- in the event of future changes to the account where a joint applicant / account holder is changed, historic records will still refer to the original joint applicants / account holders.

Credit Reference Agencies

In order to process your application, we will perform credit and identity checks on you with one or more Credit Reference Agencies ("CRAs").

We may also make periodic searches at CRAs to manage your account with us. To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Verify your identity and your address;
- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us (directly or via a third party);
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

If you make an application through an Applicant Company, we will also perform credit and identity checks on the Applicant Company.

If you are making a joint application, or tell us that you have a financial associate, including your spouse, we will link your records together, so you should make sure you discuss this with them, and share this information with them, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your financial associate successfully files for a disassociation with the CRAs, to break that link.

When CRAs receive a search from us they will place a search footprint on your credit file which may be seen by other lenders.

We will continue to exchange information about you and, if applicable, your financial associate with CRAs whilst you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay any amount due in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in the separate leaflet titled "Credit Reference Agency Information Notice (CRAIN)". You can obtain a copy by visiting www.leedsbuildingsociety.co.uk/security/use-of-personal-information, by contacting your local branch or by calling us on 03450 50 50 75.

Fraud Prevention Agencies

The personal information we collect from you will be shared with Fraud Prevention Agencies, who will use it to detect, prevent and investigate economic crime, (including fraud and money-laundering) and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in the future.

Further details of how your information will be used by us and the 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 by visiting www.leedsbuildingsociety.co.uk/security/use-of-personal-information, by contacting your local branch or by calling us on 03450 50 50 75.

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 (for your mortgage and/or savings account) or for taking steps prior to entering into it (during the application stage):

- In order to enter into and perform a contract with you, we will process your personal data, as follows:
 - at all stages relevant to opening and managing your account including:
 - updating our records;
 - to carry out monitoring and to keep accurate records; and
 - tracing your whereabouts to contact you about your account;
- For mortgage accounts, this will also include:
 - recovering of any debt;
 - providing you with illustrations;
 - dealing with requests including, product transfers, transfers of equity, additional lending or other changes to your mortgage; and
 - setting up/changing or removing guarantors (as applicable);
- Where we share your personal information with:
 - any guarantor (for mortgage customers only);
 - joint account holders, trustees and beneficiaries and any person with power of attorney over your affairs (in each case only if relevant to you);
 - other payment services providers, such as when you ask us to share information about your account with them;
 - other account holders or individuals when we have to provide your information to them because some money paid to you by them should not be in your account;
 - third party product providers that we introduce you to (or where we act as their agent), for example, providers and underwriters of insurance products. Where you have an agreement with such product providers and the product provider changes, we will share your personal information with the new provider in order to allow them to continue providing the product to you;
 - any mortgage intermediary who introduced you to us;
 - if you have a mortgage with us, we may share information with other lenders who hold a charge on the property;
 - our legal and other professional advisers, auditors and actuaries;
 - our valuers who undertake property valuations on our behalf;

- if you have a shared ownership mortgage with us, we may share information with the relevant housing association; and
- if you buy or own a property under a Government scheme, such as a shared equity scheme, we may share information with the provider of that scheme.

If you do not share your personal data with us or object to this type of processing we will not be able to provide our services to you.

- Where we carry out profiling and/or automated decision making (see the section below for further information regarding profiling and automated decision making).

2. In order to comply with legal obligations which apply to us we will process your personal data as follows;

- To administer our membership register and governance requirements such as internal reporting and compliance obligations or statutory administration required for our Annual General Meeting processes;
- 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 at pre-application, at the application stage, and periodically after that. Where you have been introduced to us by a mortgage intermediary, they may input these searches on our behalf. Where you are submitting your application through a limited company, searches may be made in relation to you, other directors and shareholders of the Applicant Company and the Applicant Company itself;
- To process information about a crime or offence and proceedings related to that (in practice this will be relevant if we know of or suspect fraud);
- To deal with requests from you to exercise your rights under data protection laws;
- Where we share your personal information with:
 - our legal and other professional advisers, auditors and actuaries;
 - courts and other organisations where it is necessary for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations; and
 - other regulated firms such as banks, building societies or investment companies to prevent and detect financial crime (including fraud and money laundering).
- Law enforcement agencies and governmental and regulatory bodies, such as:
 - HMRC including tax authorities who are overseas, for instance, if you are subject to tax in another jurisdiction we may share your personal information directly with relevant tax authorities overseas (instead of via HMRC);
 - the Financial Conduct Authority;
 - Fraud Prevention Agencies
 - the Prudential Regulation Authority;
 - the Financial Ombudsman Service;
 - the Information Commissioner's Office;
 - the Financial Services Compensation Scheme;
 - the Gibraltar Financial Services Commission (for customers who hold mortgage accounts in Gibraltar); and
 - the Bank of Spain (for customers who hold mortgage accounts in Spain).

3. The UK's data protection laws allow 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 data 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 and the prevention and detection of crime, such as:
 - HMRC;
 - the Financial Conduct Authority;
 - Fraud Prevention Agencies
 - the Prudential Regulation Authority;
 - the Financial Ombudsman Service;
 - the Information Commissioner's Office;
 - the Financial Services Compensation Scheme;
 - the Gibraltar Financial Services Commission (for customers who hold mortgage accounts in Gibraltar); and
 - the Bank of Spain (for customers who hold mortgage accounts in Spain);
- To process payments made to and from your account (including obtaining information about you, and the reasons for any transactions);
- For management and audit of our business operations, including accounting;
- To carry out searches at CRAs and Fraud Prevention Agencies at pre-application, at the application stage, and periodically after that;
- To carry out monitoring of the quality of our services and to maintain appropriate records;
- For market research and analysis and developing statistics;
- To send you marketing communications and for marketing to you in branch, including automated decision making relating to this; and
- Where we share your personal information with:
 - other organisations and businesses who provide services to us, such as debt recovery agencies, 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.
- Where we provide third party products to you (for example, insurance products), from time to time for commercial reasons we may decide to change our chosen insurance provider. In these circumstances, before your current product expires, we will share your personal information with the new provider in order to allow them to continue providing the product to you or offer you, and/or inform you of the new proposed product and any other changes to the product.
- Where we use automated decision making to analyse data collected from our services to improve your user experience, enhance security, conduct internal analytical projects and provide personalised content.

How will we use your special category data?

- 'Special category data' covers information about your health, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, sexual orientation or biometric or genetic data. In limited circumstances, and to avoid foreseeable harm and consumer detriment and ensure convenience in respect of the services we provide to you, we may ask for personal details that might seem sensitive and fall into this category, (for example, we may need to make an adjustment to our service provision to you due to a health condition you inform us about).
- We will rely on Legitimate Interests of the Society to process your personal data relating to Special Category Data related to health and/or life events such as redundancy.
- For processing that is based on Legitimate Interests, you can object to the processing of your personal data by contacting us using the contact details below. Any objection will be reviewed and responded to.

4. Where we need to obtain your consent, such as:

- When you request that we share your personal information with someone else and consent to that; and
- To send you information about our products and/or services or other marketing communications where we've asked for your consent to do so.

How and when can you withdraw your consent?

For processing that is based on your consent, you have the right to withdraw your consent. You can do this by contacting us using the contact details above. The consequence might be that we cannot send you marketing communications, for example, if withdrawing your consent has any other consequences, we will advise you of this at the time you make the request.

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 Privacy Policy. 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 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.

Our European Union Data Protection Representative

As we do not have an establishment in the European Union, data protection laws mean that we need to appoint a representative based in the European Union, who you may address if you are located in the European Union and wish to raise any issues or queries you may have relating to our processing of your Personal Data and / or this Privacy Policy more generally. Our European Union representative is DataRep located at Calle de Manzanares 4, Madrid, 28005, Spain. Our European Union representative can be contacted by:

- writing to them at DataRep, Calle de Manzanares 4, Madrid, 28005, Spain;
- e-mailing them at datarequest@datarep.com quoting "Leeds Building Society" in the subject line; or
- using their online webform at www.datarep.com/data-request.

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 Customer Services, Leeds Building Society, PO Box 228, Leeds, LS1 9LN;
- calling us on 03450 50 50 75;
- visiting your local branch; or
- sending us a secure message where you have registered for online services.

If you were introduced to us by a mortgage intermediary, you should inform them separately. In some cases, where you exercise rights against us under data protection laws (see below), we may need to inform the mortgage intermediary, but this will not always be the case.

Do you have to provide your personal information to us?

We are unable to provide you with a mortgage or savings account or to process your application or introduce you to a third party at your request, without having personal information about you. Your personal information is required:

- before you can enter into the relevant contract with us;
- during the life of that contract; and
- it is required by laws that apply to us.

If we already hold some of the personal information that we need, for instance if you are already a customer, we may not need to collect it again when you make your application. In cases where providing personal information is optional, we will make this clear in the application form.

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 on your account) and for quality control and colleague training purposes.

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

We may conduct short term, carefully controlled, monitoring of your activities on your mortgage and/or savings account, where this is necessary for our legitimate interests or to comply with our legal obligations. For instance, where we suspect fraud, money laundering, or other crimes.

Telephone calls between us and you in connection with your application, mortgage and/or savings account are recorded to make sure that we have a record of discussions and what your instructions were. We also record these types of calls for quality control and colleague training purposes.

Profiling and other automated decision making

This section is relevant where we make decisions about you using only technology, and where none of our colleagues or any other individuals have been involved in the process. For example, payments into your savings account from other providers and triggers and events, such as account opening anniversaries, maturity dates and for a mortgage application decision in principle.

We will also do this to decide what marketing communications are suitable for you, to analyse statistics and assess lending and insurance risks.

We carry out this activity based on our legitimate interests (explained in more detail in the section about legal grounds for processing above) only where the profiling and other automated decision making does not have a legal, detrimental or other significant effect on you.

In all other cases, we can do this activity only where it is necessary for entering into or performing the relevant contract, or is authorised by laws that apply to us, or is based on your explicit consent. In those cases, you have the right to request human intervention to contest the decision (see "rights in relation to automated decision making which has a legal effect or otherwise significantly affects you" below). Profiling for direct marketing can mean there is a separate right to object (see "rights to object" below).

Microsoft advertising

We use advertising services provided by Microsoft on our website to target our advertising and help make sure our marketing is relevant to you. Microsoft may collect some Personal Data in order to provide these services. In such circumstances Microsoft is the data controller of this Personal Data and the Microsoft Privacy Statement can be found at <https://privacy.microsoft.com/en-gb/privacystatement>.

For how long is your personal information retained by us?

How long we keep your information for depends on the products and services we deliver to you. We'll retain your personal information for as long as we reasonably need it, for the purposes explained in this Privacy Policy. We'll need the data for the period necessary to administer your account and deal with queries you may have. We may need to keep information for a period of time after your account has closed 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 and understand the performance of our savings products 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.

What happens in the event of a data breach?

If a data breach occurs which we consider is likely to result in a high risk to your personal rights and freedoms, we shall endeavour to inform you directly and without undue delay in accordance with our internal data breach procedure and current ICO guidelines.

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 the 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) also known as a Data Subject Access Request;
- 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 www.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, contacting your local branch or by calling us on 03450 50 50 75.

If you wish to exercise any of these rights against the CRAs, the Fraud Prevention Agencies or a mortgage intermediary (who are data controllers in their own right) you should contact them separately.

How to get a copy of your personal information (Data Subject Access Request) or exercise your other rights

You can obtain a copy of your personal information held by us or contact us to exercise your other rights in the following ways:

- calling us on 03450 50 50 75;
- email us securely - to do this visit us at www.leedsbuildingsociety.co.uk/contact-us;
- contact your local branch - full details can be found at www.leedsbuildingsociety.co.uk/find-a-branch;
- write to us at Customer Resolution Team, Leeds Building Society, PO Box 228, Leeds, LS1 9LN;
- send us a secure message where you have an online account or have registered for online services; or
- by downloading and completing the Data Access Request Form which can be found at www.leedsbuildingsociety.co.uk/security/use-of-personal-information and returning it to us.

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.

Automated decision making	means a process where we make decisions about you, such as your suitability for a product, using a computer based and automated system without a person being involved in making that decision (at least first time around).
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.
Personal Data	means information that is about you and 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.
Profiling	means using your personal information to evaluate certain personal aspects about you, such as to analyse or predict aspects concerning your economic situation, health, personal preferences, interests, reliability, behaviour, location or movements.

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 164992. Buy to Let mortgages which are for business purposes are exempt from FCA Rules.

Leeds Building Society is a member of the Building Societies Association. The Society is covered by the Financial Ombudsman Service.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes. If you are contacting us by email, and not using our secure email facility, please remember not to send any personal, financial or banking information because your information isn't secure.

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

Head Office: 26 Sovereign Street, Leeds, LS1 4BJ.

Let's talk

Pop into your local branch

www.leedsbuildingsociety.co.uk/find-a-branch

Call **03450 50 50 75** Mon-Fri: 8am-6pm, Sat: 9am-5pm, Sun: Closed.