

# **DATA PROTECTION**

## **YOUR PERSONAL INFORMATION**

### **HOW DOES HINCKLEY AND RUGBY BUILDING SOCIETY USE YOUR PERSONAL INFORMATION**

**Hinckley and Rugby Building Society is authorised and regulated by  
the Financial Services Authority  
Registration No: 206043**

**This leaflet is also available in larger print**

**March 2010**

**This guide sets out the ways in which we handle information about you and your rights in respect of that information.**

## **How do we use your personal information?**

Our main use of your personal information is to administer your account/product or to provide the specific service you require. Occasionally, we may contact you by letter, telephone, e-mail or otherwise to inform you about other products and services which may interest you. We try to limit our customer contact programme to acceptable levels, but if you wish to exercise your right to opt out, simply inform your local branch or let us know by any means convenient for you.

Unless you have given us your consent, we will not provide information about you to companies outside the Hinckley and Rugby Group to use for their marketing purposes. We disclose information about our customers only with their consent, or if we are required to do so by law. Remember, that opting out of receiving marketing literature could stop us contacting you about any of our products or services which may benefit you. For example, you may not hear about a new mortgage or savings product which offers you a better rate or saves you money.

## **The Financial Services Authority**

We are regulated by the Financial Services Authority. Occasionally the Financial Services Authority compliance monitoring teams audit a sample of our customer records to assess our compliance (we may be audited by other bodies such as HM Revenue & Customs, and others, from time to time). Whenever this happens strict confidentiality conditions are always imposed.

## **Right to access?**

You have the right of access to information we hold about you on our records, however a fee may be required. If anything is inaccurate or incorrect please let us know and we will correct it. Please see "Your Rights" for more information.

## **Data Protection legislation**

The Data Protection Act 1998 imposes obligations on users of personal information and lays down principles for its use. One principle states that information has to be processed fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us.

The Data Protection Act obliges organisations to lodge a notification with the Information Commissioner describing the purposes for which they process personal information. These details are publicly available from the Information Commissioner's Office at Wycliffe House, Water Lane, Cheshire SK9 5AF. (Tel: 0303 123 1113; Fax: 01625 524510). Alternatively, see the Information Commissioner's web site at [www.ico.gov.uk](http://www.ico.gov.uk).

Hinckley and Rugby takes the privacy and security of its members' data seriously. We have published this data protection guide to ensure that our members and prospective members are fully informed about the effect of the legislation on the relationship between us.

## For what purposes do we use your information?

We use your information for a number of purposes which are outlined below. More detailed information is included within individual account declarations.

### Provision of services:

- to administer and maintain your record(s) (eg, investment, mortgage and insurance);
- to ensure that the service we offer you continues to be the most appropriate service for your needs;
- to respond to any query that you may raise with us about your account;
- to update our systems for enhanced service provision to you.

### Other purposes:

- disclose information to third party agencies for credit checking purposes (such information may be shared with other organisations for the same purpose) and also to carry out our own automated credit risk checks;
- disclose information to collection agencies and legal representatives, for the purpose of collecting debts to the Society;
- disclose information about you to other lenders and organisations for the purposes of fraud prevention and detection;
- to keep you informed (by post, telephone or e-mail) about other products and services offered by Hinckley and Rugby;
- customer data may be used for market research purposes, developing goods and services, statistical and business analysis, account administration and creating and maintaining a customer profile;

- disclose information to other companies with the Hinckley and Rugby Group (at the date of printing this is Hinckley and Rugby Financial Services);
- disclose information to a mortgage partner, life assurance or general insurance partner of the Society or its Group;
- telephone conversations may be recorded and/or monitored for both internal training and/or to ensure accurate operation of accounts and information about accounts may be used for internal customer monitoring;
- disclose information about you to regulatory authorities in response to formal requests;
- disclose information about you in response to legislative/court orders;
- disclose information about you to law enforcement agencies to assist in the investigation of crime.

## What information do we hold and how do we obtain it?

Generally, we receive information about you from one or more of the following sources:

- directly from you, usually when you open an account or other product with us (eg, name, address, date of birth, telephone number, occupation, bank account details);
- from third parties such as credit reference agencies, electoral roll and references;
- from your legal and/or financial representatives;
- from other organisations to assist in the prevention and disclosure of crime;
- images from CCTV when visiting Society premises.

## Your Rights

You have certain rights under the Data Protection Act in relation to the information we hold about you. These rights are set out below:

- access to personal data (subject access). You may request by writing to the Data Controller, details of the information that we hold about you and the purpose(s) for which it is held. We will provide the information, in a permanent form, as at the time of the request, subject to any routine processing continuing between that time and the time of response. Provision of such information will be subject to a charge (as permitted by the Act) currently £10 (cheque made payable to Hinckley and Rugby Building Society). Your request will be met within 40 days of receiving the request, or, if later, of receipt of the fee and any supplementary information needed to establish your relationship with the Society or verify your identity.
- you are entitled, by notice in writing to require us to cease (or not to begin) processing personal data on the grounds that it is causing, or is likely to cause, substantial damage or distress to you or to another and that damage or distress is, or would be, unwarranted. This does not apply where you have consented to the processing, the processing is necessary for entering into, or for the performance of, a contract, the processing, is necessary for compliance with a legal obligation, or the processing is necessary to protect your vital interests.

- you are entitled, by notice in writing to require us to stop using information about you for the purposes of direct marketing. Direct marketing means the communication (by whatever means) of an advertising or marketing material which is directed to you. We will, however, continue to send you information as required by legislation/regulation, such as notice of the AGM, account statements, changes to your account terms and conditions or interest rates and account maturity letters.

## Who is the Data Controller:

The Data Controller is Hinckley and Rugby Building Society whose Principal Office is 81 Upper Bond Street, Hinckley, Leicestershire LE10 1DG.

## The Information Commissioner

If you wish to know more about your rights in respect of protection of personal data, you should write to the

### **Information Commissioner's Office**

Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

or telephone: 0303 123 1113 (switchboard)  
01625 545745 (information line)

Website: [www.ico.gov.uk](http://www.ico.gov.uk)

## Credit referencing

If you apply for any of our credit based products (eg, mortgage, home owners loan or personal loan), we will undertake a search with a licensed credit reference agency. The agency will keep a record of the search. After you open a credit based account, the agency will receive regular information about how you use it. This may be used by other lenders to make decisions on future applications for credit. It may also be used for debt tracing and to prevent fraud.

You have the right to apply to the credit reference agencies for a copy of your credit file. You can write to them at any time enclosing a non returnable fee of (currently) £2. Please give your name, address, postcode and any other address you have lived at in the last six years to help them find your information. If there is anything on your credit file which is incorrect, you have the right to ask the agency to add a Notice of Correction.

On a joint application to open an investment or mortgage account a credit reference agency would make an association linking the financial records of the applicants. If you apply for access to information held at a credit reference agency you will receive information relating to yourself only and the name of any associate. This linking will continue until you successfully file a disassociation at the credit reference agency. Information held about you at a credit reference agency may already be linked to records relating to one or more of you or your partner.

Hinckley and Rugby mainly uses Equifax Limited, although occasionally it uses Experian. Their addresses are:

### **Equifax Plc**

PO Box 1140, Bradford, BD1 5US  
www.equifax.co.uk

### **Experian Ltd**

PO Box 8000, Nottingham NG80 7WF  
www.experian.co.uk

If you have been refused credit you can get advice from your local Trading Standards Department, Citizens Advice Bureau or Consumer Advice Centre, the Information Commissioner also produces a leaflet entitled 'Credit Explained'. You can obtain a free copy on the Information Commissioner's website or by telephoning 08456 306 060.

## Crime prevention and detection

We have systems which protect our customers and ourselves against fraud and other crime. Customer information can be used to prevent crime and trace those responsible. We may check your details with fraud prevention agencies and credit reference agencies. If you give us false or misleading information and we suspect fraud, we will record this. We and other organisations may use and search these records to help us to:

- make decisions about credit and related services for you and members of your household;
- make decisions on household, life and other insurance proposals and insurance claims for you and members of your household;
- trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;

The main fraud prevention agency we use is:

### **National Hunter**

National Hunter Ltd, PO Box 2756, Stoke on Trent, ST6 9AQ

## Money Laundering and Statutory Obligations

Like other financial organisations, we are legally obliged to collect and record information confirming customer identity and to report details of suspicious transactions to the Serious Organised Crime Agency.

We are also obliged by various Acts of Parliament to disclose information about our customers to certain bodies who have statutory powers. For example, we must give HM Revenue & Customs information about an account and any interest paid or charged. In addition the HMRC has the statutory authority to audit our customers' accounts from time to time.

### E-mail

If you e-mail us, or give us your e-mail address, we may keep a record of it. We may use it to contact you occasionally about our products and services, unless you ask us not to do so. We will not give your e-mail address to any unauthorised third parties.

If you do send an e-mail please keep the amount of confidential information you include to a minimum as we can not guarantee that the information will be secure. We will ensure any confidential information is sent to you in the post.

### Telephone calls

We may record telephone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes. We will tell you on inbound calls if we record the conversation.

### CCTV images

Your images may be recorded/monitored for the purpose of crime prevention and staff/public safety. Images may be used for staff training and security system development.

## Caring for your Data

Each Hinckley and Rugby Group employee is personally responsible for maintaining customer confidentiality. We provide training and education to all our staff to remind them about their obligations. Our policies and procedures are regularly audited and reviewed.

We undertake that we will have in place a level of security appropriate to the nature of the data and the harm that might result from a breach of security.

We further undertake that we will:

- not hold information about you which is excessive in relation to the purpose or purposes for which they are processed;
- keep any information about you accurate and where necessary up-to-date. To help us to do this, please keep us informed if any of your details change;
- not keep data processed for any purpose or purposes longer than is necessary. We may retain records of your account after discontinuing our service to you to enable us to resolve any subsequent queries and comply with legislative requirements;
- process your information in accordance with your rights under the Data Protection Act.;
- From time to time we will employ agents and sub-contractors to process your information on our behalf. The same duty of confidentiality and security will apply to our agents and sub-contractors and all processing will only be carried out under our instruction and will be supported by written contract.

## **Sensitive information**

Occasionally, we may ask you to provide some sensitive information (eg, medical information, racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences) if you apply for products such as pensions, life assurance or buildings insurance. If we do, we will ask for your explicit consent to allow us to process this information. Naturally, we will treat this in the strictest confidence.

Sensitive data required by business partners for underwriting purposes, as disclosed by you, or claims will be sent to them.

## **If you are not happy with how your personal information is held**

We aim to provide you with a first class service at all times, however, on occasions you may feel that we haven't met your expectations. Our complaints process is designed for those times. Let us know in writing, by phone or in person at the branch.

You can contact us on 01455 251234 (weekdays 9.00 am to 5.00 pm). We will also give you a copy of our complaint procedure on request. If we cannot settle a complaint you may be entitled to refer it to the Financial Ombudsman Service.

## **How do I protect my personal information?**

If you do not want to receive unsolicited mail from other companies, you can prevent this by registering with the Mailing Preference Service. There are also the Telephone, Fax and E-mail Preference Services which enable you to object to receiving unsolicited marketing phone calls, faxes or e-mails. To register, simply telephone the appropriate number, ie:-

### **Mailing Preference Service**

020 7291 3310

### **Telephone Preference Service**

0845 070 0707

### **Fax Preference Service**

020 7291 3330

### **E-mail Preference Service**

[www.dma.org.uk](http://www.dma.org.uk)

## **Contact Details**

If you require further details, please contact us at the address below:-

### **Data Protection Officer**

Hinckley and Rugby Building Society  
81 Upper Bond Street, Hinckley,  
Leicestershire LE10 1DG