

# SUMMARY

## CUSTOMER PRIVACY NOTICE

JANUARY 2021

## IMPORTANT INFORMATION ABOUT YOUR PERSONAL DATA

The General Data Protection Regulation (GDPR), a European-wide reform to the Data Protection Act 1998 has changed how personal data is handled. Please see below a summary of our Privacy Notice detailing how you and your relationship with the Society is affected by the GDPR.

**Hinckley & Rugby Building Society has always committed to protecting and respecting your privacy but, under the GDPR, we must seek your new consent on how we may communicate with you any details of our products, services, competitions and events. This consent supersedes all other previous consent or permissions you have given to us.**

### A SUMMARY OF OUR PRIVACY NOTICE

Hinckley & Rugby Building Society is a data controller of your personal information, which is information about you or from which we can identify you. Further details of the type of information this policy applies to is described below.

This Privacy Notice explains how we use any personal information we collect about you. When we use terms such as “we”, “us” and “our” in this notice, we mean Hinckley & Rugby Building Society.

Our Data Protection Officer can be contacted at any time if you have any queries about this Privacy Notice or wish to exercise any of the rights mentioned in it. Should you have any queries or concerns about the way in which we process your personal information, then please contact our Data Protection Officer at Principal Office, Upper Bond Street, Hinckley LE10 1NZ, telephone number 01455 894090, or by email at [dataprotectionofficer@hrbs.co.uk](mailto:dataprotectionofficer@hrbs.co.uk).

Hinckley & Rugby Building Society is committed to protecting and respecting your privacy. This policy, together with any other documents referred to, sets out the basis on which we will process any personal data that we collect from you or that you provide to us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

This document is an abridged version of our full Privacy Notice. A complete copy of the Privacy Notice can be found on our website at [hrbs.co.uk](http://hrbs.co.uk). Printed copies are available on request at all our branches and from our Principal Office.

### WHAT INFORMATION DO WE COLLECT ABOUT YOU?

This will depend on the products or services you apply for and obtain from us. We collect different information depending on whether it is related to a mortgage or savings account. Lists of the information we collect are contained in the full Privacy Notice. We will generally collect your personal information from you directly. If you are introduced to us by a broker or intermediary, we will obtain some personal information about you indirectly from them when they introduce you to us. We also collect information when you voluntarily complete customer surveys and provide feedback or participate in competitions.

We obtain personal information from other third-party sources such as fraud prevention agencies, credit reference agencies and other organisations to assist in the prevention and detection of a crime. Some of the information available from credit reference agencies will have come from publicly available sources. These organisations have their own Privacy Notices and links to these are available on our website.

If you make a joint application with your spouse, partner or family member, we will also collect personal information about that person. You must show this Privacy Notice to the other applicant and confirm that they are happy with it. If a third party is related to your application (ie, a guarantor or Power of Attorney) that person will see this Privacy Notice when we make contact with them.

## **HOW WILL YOUR INFORMATION BE USED?**

We collect information about you to assess the suitability of our products or services, verify your identity and, if you agree, to contact you via your chosen methods about other products and services we think may be of interest to you. We will also use your information for any processing that is necessary to perform our contract with you or for taking steps prior to entering into it. A full list of all processing carried out is listed in the full Privacy Notice. We will also use your personal data when we consider that, on balance, it is appropriate for us to do so for legitimate interests. A full list of those legitimate interests is shown in the full Privacy Notice but includes things such as administration of your account.

**We will also use this information to notify you of changes to our services.**

Hinckley & Rugby Building Society will not share your information for marketing purposes with any companies outside of Hinckley & Rugby Building Society.

## **DO YOU HAVE TO PROVIDE YOUR PERSONAL INFORMATION TO US?**

We are unable to provide you with a mortgage or savings product, or to process your application, without having personal information about you. Your personal information is required before you can enter into the relevant contract with us and is required during the life of that contract or if it is required by certain 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.

## **MARKETING**

Hinckley & Rugby Building Society takes your privacy seriously and will only use your information to administer your account and to provide the products and services that you have requested from us. However, from time to time we would like to contact you with details of other products or services that we provide. We will ask you to indicate your marketing preferences within the declarations and consents of the application form for any product or service you are applying for. You have the right at any time to change those preferences or to ask us to cease contacting you for marketing purposes.

If you no longer wish to be contacted for marketing purposes, please contact any of our branches or call, write or email us. See 'How to contact us' below.

## **TRANSFER OF PERSONAL DATA**

We only use and keep your personal information in the UK. We do not keep any of your information outside the UK. We ensure that, at all times, your personal information is kept securely.

## **MONITORING OF YOUR PERSONAL DATA**

We may monitor your data where we are allowed to do so by law and will do this where the law requires it. In particular, this applies when we are required by the Financial Conduct Authority to record certain telephone lines. Telephone calls between us and you may be recorded to make sure that we have a record of what was discussed, your instructions and for quality control and staff training purposes.

We will retain your personal information in accordance with our retention periods. A copy of the retention periods can be found in the full Privacy Notice.

## YOUR RIGHTS

Here is a list of the rights that all individuals have under data protection laws, however they do not apply in all circumstances. Full details of each individual right is included in the full Privacy Notice.

- 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 information completed. If you need to update your personal information please contact us;
- 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 (also known as the “right to be forgotten”);
- The right to request access to your personal information and to obtain information about how we process it. Subject Access Requests can be made in writing addressed to the Data Protection Officer or via email to [dataprotectionofficer@hrbs.co.uk](mailto:dataprotectionofficer@hrbs.co.uk);
- Rights in relation to automated decision making which has a legal effect or significantly affects you.

You have the right to complain to the Information Commissioner’s Office, which enforces data protection laws: [ico.org.uk](http://ico.org.uk) or telephone 0303 123 1113.

## OTHER WEBSITES

We have mentioned that we share your personal information with Fraud Prevention and Credit Reference Agencies. This Privacy Notice only applies to the Hinckley & Rugby Building Society website at [hrbs.co.uk](http://hrbs.co.uk), so when you link to other websites you should read their own Privacy Notices.

## CHANGES TO OUR PRIVACY NOTICE

We keep our Privacy Notice under regular review and we will place any updates on our website at [hrbs.co.uk](http://hrbs.co.uk)

## HOW TO CONTACT US

Please contact us if you have any questions about our Privacy Notice or information we hold about you:

- Phone 01455 894056
- Write to the Data Protection Officer at Hinckley & Rugby Building Society, Upper Bond Street, Hinckley, Leicestershire LE10 1NZ
- Email [dataprotectionofficer@hrbs.co.uk](mailto:dataprotectionofficer@hrbs.co.uk)



Principal Office: Upper Bond Street, Hinckley, Leicestershire LE10 1NZ  
Website: [hrbs.co.uk](http://hrbs.co.uk)

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.  
The Society’s registration number is 206043.