



**The Stafford Building Society**  
*(The Stafford Building Society is the trading name of the Stafford Railway Building Society)*

## **Members' Privacy Notice for mortgage and savings products (online and in branch)**

### **YOUR PERSONAL INFORMATION AND WHAT WE DO WITH IT**

#### **Some terms that we use in this privacy notice:**

**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).

**Profiling** means any form of automated processing of 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.

**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** is mentioned in our privacy notice because data protection laws allow the processing of personal information where the purpose is legitimate and is not outweighed by your interests, fundamental rights and freedoms. Those laws call this the legitimate interests legal ground for personal data processing.

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

The Stafford Building Society of 4 Market Square, Stafford, ST16 2JH is a data controller of your personal information. This means information that is about you or from which we can identify you. This privacy notice describes how we deal with your personal information. We are the data controller of this information under relevant data protection laws because in the context of our business relationship with you we decide how and why it is processed in the ways explained in this privacy notice. When we use terms such as **we, us, our** and the **Society** in this notice, we mean The Stafford Building Society.

Our Data Protection Officer can be contacted at any time, including if you have queries about this privacy notice or wish to exercise any of the rights mentioned in it.

You will see at the end of this privacy notice that we mention the privacy notices of Fraud Prevention Agencies ('FPA') and Credit Reference Agencies ('CRA'). We do need to share these with you. Please read them carefully, using the links provided, and contact those organisations if you have questions.

This privacy notice may be updated from time to time. You should check [www.srbs.co.uk](http://www.srbs.co.uk) regularly so that you can read the up to date version, or we may send you an updated copy (depending on whether we are required to do that or not).

#### **HAVE YOU BEEN INTRODUCED TO US BY A BROKER OR OTHER INTERMEDIARY?**

Our products and services are available through our own branch and on our own website, as well as through professional and financial advisors and anyone else who acts as a person sitting in between you and us in relation to what we do for you. In this notice we will call these persons "brokers and other intermediaries".

When a broker or other intermediary processes your personal information on our behalf, this privacy notice will apply and you should contact our Data Protection Officer to exercise your rights under

data protection laws. When a broker or other intermediary processes your personal information as a data controller in its own right, its own privacy notice will apply and you should ask them for a copy if you do not have one by the time you are introduced to us.

## **WHAT KINDS OF PERSONAL INFORMATION ABOUT YOU DO WE PROCESS?**

This will depend on the products or services you apply for and, if your application is successful, obtain from us. Before we explain what particular information we need, we will explain what information is relevant to all of our products and services.

### **PERSONAL INFORMATION THAT WE GENERALLY PROCESS IN CONNECTION WITH ALL OUR PRODUCTS AND SERVICES**

This includes:

- Your title, full name, your contact details, including for instance your email address, home and mobile telephone numbers;
- Your home address, correspondence address (where different from your home address) and address history;
- Your date of birth and/or age, e.g. to make sure that you are eligible to apply for the product and/or that it is suitable for you;
- Your nationality, if this is necessary for us to comply with our legal and regulatory requirements;
- Records of how you have contacted us and, if you get in touch with us online, IP address and MAC address;
- Personal information which we obtain from FPAs (see the section on 'Fraud Prevention Agencies' below); and
- Some special categories of personal data such as about your health or if you are a vulnerable customer (more details below).

### **ADDITIONAL PERSONAL INFORMATION THAT WE PROCESS IN CONNECTION WITH A MORTGAGE**

This includes:

- Your financial details e.g. your salary and details of other income, details of your savings, details of your expenditure, and details of account(s) held with other providers if you pay your mortgage from those account(s);
- Details about all of your existing borrowings and loans;
- Personal information about your credit history which we obtain from Credit Reference Agencies ('CRA') 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 CRAs), court judgments decrees and administration orders made publicly available through statutory public registers (see the section on 'Credit Reference Agencies' below);
- Information about your employment status including whether you are employed, retired or receive benefits;
- Information about your occupier status, such as whether you are a tenant, 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;
- Your marital status, family, lifestyle or social circumstances if relevant to the mortgage product (e.g. the number of dependents you have or if you are a widow or widower); and
- Where relevant, information about any guarantor which you provide in any application.

### **ADDITIONAL PERSONAL INFORMATION THAT WE PROCESS IN CONNECTION WITH A SAVINGS PRODUCT**

This includes:

- Your financial details e.g. your salary and details of other income, details of your other savings, and details of account(s) held with other providers if you pay into your savings product from those other account(s);
- Full details of your nominated bank account, including sort code and account number, to enable direct transfers to be made from your savings account when requested by you;
- Where a person other than the savings account holder makes a withdrawal from the account, information about that person and the transaction; and
- Information about your tax position e.g. information has to be shared with HMRC and onward under FATCA for example.

## **JOINT APPLICANTS, GUARANTORS AND POWERS OF ATTORNEY**

If you make a joint application with your spouse, partner or family member, we will also collect the personal information mentioned above about that person. You must show this privacy notice to the other applicant and ensure they confirm that they know you will share it with us for the purposes described in it. If you look now at the "What are the legal grounds" section (below) you will see reference to consent and a description of some limited scenarios where it may be relevant to what we do with personal information. If we ask you to obtain consent from the joint applicant (such as for marketing) you should do that using the consent capture mechanism that we give or make available to you for that purpose.

If you apply for your mortgage with a guarantor, that person will see this privacy notice when they submit their own personal information to us because they must necessarily sign the application form.

If there is somebody who has power of attorney over your affairs, that person will see this privacy notice when we make contact with them directly.

## **WHAT IS THE SOURCE OF YOUR PERSONAL INFORMATION?**

We will generally collect your personal information from you directly. If you are introduced to us by a broker or other intermediary, we will obtain some personal information about you indirectly from them when they introduce you to us.

In addition, we obtain your personal information from other sources such as FPAs, CRAs your employer, landlord, other lenders, HMRC, DWP, publicly available directories and information sources (e.g. telephone directory, social media, internet, news articles), debt recovery and/or tracing agents, and other organisations who assist in the prevention and detection of crime including the police and law enforcement agencies.

Some of the personal information obtained from CRAs will have originated from publicly accessible sources. In particular, CRAs draw on court decisions, bankruptcy registers and the electoral register (also known as the electoral roll). We explain more about CRAs below. We have also mentioned above in the lists of personal information that we process some of the CRAs' other sources of information (which are our own source of information too).

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

Data protection laws require us to explain what legal grounds justify our processing of your personal information (this includes sharing it with other organisations). For some processing more than one legal ground may be relevant (except where we rely on a consent). Here are the legal grounds that are relevant to us:

- 1) Processing necessary **to perform our contract with you for the mortgage or the savings product, or for taking steps prior to entering into it (during the application stage)**:
  - a) Administering and managing your mortgage or savings account and services relating to that, updating your records, tracing your whereabouts to contact you about your account, and doing this for recovering debt;
  - b) Sharing your personal information with other payment services providers, such as when you ask us to share information about your account with them;
  - c) All stages and activities relevant to managing your mortgage or savings account, including enquiry, application, administration and management of accounts (including transfers to

- your nominated bank account); illustrations, requests for transfers of equity, setting up/changing/removing guarantors; and
- d) For some of our profiling and other automated decision making.

2) Where we consider that, on balance, it is appropriate for us do so, processing necessary **for the following legitimate interests** which apply to us and in some cases other organisations (who we list below) are:

- a) Administering and managing your mortgage or savings account and services relating to that, updating your records, tracing your whereabouts to contact you about your account, and doing this for recovering debt related to your mortgage product;
- b) To test the performance of our products, services and internal processes;
- c) To adhere to guidance and best practice under the regimes of Governmental and regulatory bodies such as HMRC, the Financial Conduct Authority ('FCA'), the Prudential Regulation Authority ('PRA'), the Financial Ombudsman Service ('FOS'), the Information Commissioner's Office ('ICO'), and under the Financial Services Compensation Scheme ('FSCS');
- d) For management and audit of our business operations, including accounting;
- e) To carry out searches at CRAs pre-application, at the application stage, and periodically after that. Where you have been introduced to us by a broker or other intermediary they may do these searches on our behalf;
- f) To carry out monitoring, and to keep records (see below);
- g) To administer our good governance requirements, such as internal reporting and compliance obligations, or administration required for Annual General Meeting ('AGM') processes; for example providing you with notice of the AGM, ascertaining your eligibility to vote, and providing voting information.;
- h) For market research and analysis, and developing statistics;
- i) For direct marketing communications where the advertising relates to a similar product or service provided by us;
- j) For some of our profiling and other automated decision making, in particular where this does not have a legal effect or otherwise significantly affect you; and
- k) When we share your personal information with these other people or organisations;
  - Your guarantor in relation to a mortgage product (if you have one);
  - Joint account holders, trustees and/or 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;
  - The broker or other intermediary who introduced you to us;
  - Our legal and other professional advisers, auditors and actuaries;
  - Financial institutions and trade associations;
  - Governmental and regulatory bodies such as HMRC, FCA, PRA, FOS, ICO and under the FSCS;
  - Tax authorities who are overseas, for instance if you are subject to tax in another jurisdiction, where we may share your personal information directly with other relevant tax authorities (instead of via HMRC);
  - Other organisations and businesses who provide services to us such as tracing 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;
  - Credit Reference Agencies (see below where we explain more, and refer to <https://www.experian.co.uk/crain> for more information); and
  - Market research organisations who help us to develop and improve our products and services.

3) Processing necessary **to comply with our legal obligations:**

- a) For compliance with laws that apply to us;
- b) For establishment, defence and enforcement of our legal rights;
- c) For activities relating to the prevention, detection, and investigation of crime;
- d) To carry out identity checks, anti-money laundering checks, and checks with FPAs pre-application, at the application stage, and periodically after that.
- e) To carry out monitoring and to keep records (see below);

- f) To deal with requests from you to exercise your rights under data protection laws;
  - g) 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); and
  - h) When we share your personal information with these other people or organisations:
    - Your guarantor for your mortgage (if you have one)
    - Joint account holders, Trustees and beneficiaries, and the person with power of attorney over your affairs;
    - 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;
    - Fraud Prevention Agencies (which we refer to later on in this privacy notice);
    - Law enforcement agencies and governmental and regulatory bodies such as HMRC, FCA, PRA, FOS, ICO and under the FSCS (depending on the circumstances of the sharing); and
    - Courts and 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.
- 4) Processing with your **consent**:
- a) When you request that we share your personal information with someone else and consent to that;
  - b) For direct marketing communications;
- 5) Processing for a **substantial public interest** under laws that apply to us where this helps us to meet our broader social obligations such as:
- a) Processing of your special categories of personal data such as about your health or if you are a vulnerable customer. You can obtain a leaflet about vulnerable customers if you contact our Data Protection Officer using the details above.
  - b) Processing that we need to do to fulfil our legal obligations and regulatory requirements.
  - c) When we share your personal information with other people and organisations if they need to know that you are a vulnerable customer [and your relatives, social services, your carer, the person who has power of attorney over your affairs].

## **WHEN WE USE CCTV**

For the safety of our customers and team members, we use CCTV throughout our head office and branch premises.

### **How do we use your personal information in this way?**

When we collect your information using CCTV, we:

- Only use carefully selected specialist service providers where necessary.
- Will only hold your information in this way for as long as is needed.
- Will only share it in very limited circumstances, such as when we are permitted or required to comply with a legal or statutory requirement; e.g. from the Police or Department of Work and Pensions.

### **Why do we use your information for this?**

Using CCTV in our branch is necessary for our legitimate business interests. It helps us provide a safe and secure environment for people who visit us or carry out business on our premises. It also supports us in detecting and deterring any criminal activity.

You have the right to object to us processing your information in this way. Further details on your rights are covered in this Privacy Notice or you can refer to the Society's website at [www.srbs.co.uk](http://www.srbs.co.uk).

### **HOW AND WHEN CAN YOU WITHDRAW YOUR CONSENT?**

Much of what we do with your personal information is not based on your consent, instead it is based on other legal grounds. For processing that is based on your consent, you have the right to take back that consent for future processing at any time. You can do this by contacting us using the details above. The consequence might be that we cannot send you some marketing communications or that we cannot take into account special categories of personal data such as about your health or

if you are a vulnerable customer (but these outcomes will be relevant only in cases where we rely on explicit consent for this).

For the broker or other intermediary who introduced you to us, you should make sure to contact them directly to withdraw your consent for what they do with your personal information as a data controller in their own right.

To comply with payment services regulations, we have to share some of your personal information with other payment service providers in some circumstances such as when you ask us to share information about your account with them. Whilst those payment services regulations mention 'consent' for this, 'consent' in that context does not have the same meaning as 'consent' under data protection laws. The legal grounds which may be relevant to this are compliance with our legal obligations, performance of our contract with you, our legitimate interests, or a combination of these. This is why if you ask to withdraw consent from what we do with your personal information where we need to have it for payment services regulations, we may still have to hold and use your personal information.

### **IS YOUR PERSONAL INFORMATION TRANSFERRED OUTSIDE THE UK?**

We are based in the UK but sometimes your personal information may be transferred outside the UK when:

- You request for us to do so.
- We're required or permitted to by law.
- We're sharing data with a third party to support us in managing your account and running the Society.

When working with our suppliers and/or transferring information to countries outside the UK, we take appropriate steps to ensure that there is adequate protection in place and that data protection legislation is followed.

This could be by:

- Ensuring that we transfer information to countries that we believe have comparable data protection to the UK.
- Putting suitable clauses in our contracts so that organisations take appropriate steps to comply with UK data protection law.

If you would like further information on this, please contact the Society.

### **HOW DO WE SHARE YOUR INFORMATION WITH CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES?**

In order to process your application, we will perform credit and identity checks on you with one or more credit reference and fraud prevention agencies ('**CRAs/FPAs**'). Where you take banking services from us we may also make periodic searches at CRAs/FPAs to manage your account with us. To do this, we will supply your personal information to CRAs/FPAs 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/FPAs 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:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify your identity and the accuracy of the data you have provided to us;
- 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.

We will continue to exchange information about you with CRAs/FPAs while you have a relationship with us. We will also inform the CRAs/FPAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs/FPAs will record the outstanding debt. This information may be supplied to other organisations by CRAs/FPAs.

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

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

**The identities of the CRAs/FPAs, their role also 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/FPAs are explained in more detail at: <https://www.experian.co.uk/crain> and <https://smartsearchuk.com/privacy-policy>, which we refer to later on in this privacy notice.**

## **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 visiting our branch, or writing to our address: 4 Market Square, Stafford, ST16 2JH. If you were introduced to us by a broker or other intermediary who is data controller in its own right, you should contact them separately. In some cases where you exercise rights against us under data protection laws (see below) we may need to inform the broker or other 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 the mortgage product and/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, or it is required during the life of that contract, or 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 all other cases we will need to collect it except where providing some personal information is optional which will be made clear. For instance, we will say in application forms if alternative (such as work) telephone number contact details can be left blank.

## **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, in person face to face meetings, and other communications.

We may monitor where permitted by law, and we will do this where the law requires it. In particular, where we are required by the FCA's regulatory regime to record certain telephone lines or in person meetings (as relevant), we will do so.

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 staff training purposes.

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

We may conduct short term carefully controlled monitoring of your activities on your mortgage account 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 and/or in person meetings between us and you in connection with your application for the mortgage product or savings product may be recorded to make sure that we have a record of what has been discussed and what your instructions are. We may also record these types of calls for quality control and staff 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 employees or any other individuals have been involved in the process. For instance, in relation to transactions on your mortgage account or savings account, payments into your savings account from other providers, and triggers and events such as account opening anniversaries and maturity dates. We may do this to decide what marketing communications are suitable for you, to analyse statistics, and to assess lending risks.

We can do this activity based on our legitimate interests (and they are listed in the section about legal grounds above) only where the profiling and other automated decision making does not have a legal 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, is authorised by laws that apply to us, or is based on your explicit consent. In those cases, you have the right to obtain 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).

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

Unless we explain otherwise to you, we will hold your personal information for the following periods:

- **Retention in case of queries.** We will retain the personal information that we need to keep in case of queries from you (for instance, if you apply unsuccessfully for a product or service) for 1 year, unless we have to keep it for a longer period (see directly below); and
- **Retention in case of claims.** We will retain the personal information that we need to keep for the period in which you might legally bring claims against us, which in practice means 6 years, unless we have to keep it for a longer period (see directly below); and
- **Retention in accordance with legal and regulatory requirements.** We will retain the personal information that we need to keep, even after the relevant contract you have with us has come to an end, for 12 years for mortgages and 6 years for saving products; and this will be to satisfy our legal and regulatory requirements.

We may need to keep your information for longer than indicated if we cannot delete it for legal, regulatory, or technical reasons (such as the Society's current policy to delete redundant personal data on specific dates each year).

## WHAT ARE YOUR RIGHTS UNDER DATA PROTECTION LAWS?

Here is a list of the rights that all individuals have under data protection laws. They do not apply in all circumstances. If you wish to exercise any of them we will explain at that time if they are engaged or not.

- The **right to be informed** – we have to be transparent with you about the processing that we do with your personal information. This is why we have a privacy notice. The information that you supply is determined by whether or not we collected your personal information directly from you or indirectly via someone else (such as a broker or other intermediary). Your right to be informed may be relevant if you consider it necessary to ask for more information about what we do with your personal information.
- The right to have your personal information **corrected if it is inaccurate** and to have **incomplete personal information completed** in certain circumstances. If we have disclosed the personal information in question to other organisations, we must inform them of the rectification where possible. Your rights in relation to rectification may be relevant if you consider that we are processing inaccurate or incomplete information about you.
- The right **to object** to processing of your personal information where it is based on legitimate interests, where it is processed for direct marketing (including profiling relevant to direct marketing), or where it is processed for the purposes of statistics. Your rights to object may be relevant if you wish to find out more about what legitimate interests we rely on (they are listed in our privacy notice), or about what profiling we do in relation to our direct marketing communications and activities (as mentioned in our privacy notice) for instance. There is an important difference between the right to object to profiling relevant to direct marketing in cases where that profiling activity does not have a legal effect on you, or otherwise significantly affect



you, and the separate right which exists under data protection laws in relation to profiling including automated decision making which has a legal effect or can otherwise significantly affect you (see below).

- The right **to restrict processing** of your personal information, for instance where you contest it as being inaccurate (until the accuracy is verified); where you have objected to the processing (where it was necessary for legitimate interests) and we are considering whether our organisation's legitimate interests override your own; where you consider that the processing is unlawful (and where this the case) and where you oppose erasure and request restriction instead; or where we no longer need the personal information for the purposes of the processing for which we were holding it but where you require us to continue to hold it for the establishment, exercise or defence of legal claims.
- The right **to have your personal information erased** (also known as the "*right to be forgotten*"). This enables an individual to request the deletion or removal of personal information where there is no compelling reason for its continued processing. This right is not absolute – it applies only in particular circumstances and, where it does not apply, any request for erasure will be rejected. It may be relevant where the personal information is no longer necessary in relation to the purpose for which it was originally collected/processed; if the processing is based on consent which you then withdraw; when you object to the processing and there is no overriding legitimate interest for continuing it; if the personal information is unlawfully processed; or if the personal information has to be erased to comply with a legal obligation. Requests for erasure may be refused in some circumstances such as where the personal information has to be retained to comply with a legal obligation or to exercise or defend legal claims.
- The right to **request access** to the personal information held about you, to obtain confirmation that it is being processed, and to obtain certain prescribed information about how we process it. This may assist if you wish to find out what personal information we do have about you in order to then determine if you can exercise other rights (those mentioned above and below).
- The right to **data portability**. This allows individuals to obtain and reuse their personal information for their own purposes across different services; to move, copy or transfer their personal information easily from one environment to another in a safe and secure way without hindrance to usability. This right can only be relevant where personal information is being processed based on a consent or for performance of a contract and is carried out by automated means. This right is different from the right of access (see above) and that the types of information you can obtain under the two separate rights may be different. You are not able to obtain through the data portability right all of the personal information that you can obtain through the right of access.
- Rights in relation to **automated decision making which has a legal effect or otherwise significantly affects you**. This right allows individuals in certain circumstances to access certain safeguards against the risk that a potentially damaging decision is taken *solely* without human intervention. This right is different from the more general right to object to profiling (see above) because that other right is not tied to a scenario where there is a legal effect on you or where the processing otherwise significant affects you. Data protection laws prohibit this particular type of automated decision making except where it is necessary for entering into or performing a contract; is authorised by law; or where you have explicitly consented to it. In those cases, you have the right to obtain human intervention and an explanation of the decision and you may be able to challenge that decision.

You have the right to complain to the Information Commissioner's Office which enforces data protection laws: <https://ico.org.uk/>.

If you wish to exercise any of these rights against the CRAs, FPAs, or a broker or other intermediary who is data controller in its own right, you should contact them separately.

## **DATA ANONYMISATION AND USE OF AGGREGATED INFORMATION**

Your personal information may be converted into statistical or aggregated data which cannot be used to re-identify you. It may then be used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described in this privacy notice.

## **YOUR MARKETING PREFERENCES AND WHAT THIS MEANS**

We may use your home address, phone numbers, email address and social media (e.g. Facebook, Google, and message facilities in other platforms) to contact you according to your marketing

preferences. This means we do this only if we have a legal ground which allows it under data protection laws – see above for what is our legal ground for marketing. You can stop our marketing at any time by completing a consent form.

#### **DATA PRIVACY NOTICES FROM OTHER ORGANISATIONS**

We have mentioned that we share your personal information with CRAs and FPAs. They require us to pass on to you information about how they will use your personal information to perform their services or functions as data controllers in their own right. These notices are separate to our own, and can be found at:

[www.experian.co.uk/crain](http://www.experian.co.uk/crain); and

<https://www.smartsearch.com/privacy-policy>

#### **WHO IS IN OUR GROUP**

As at the date of this privacy notice, the Society is not a member of any Group of Companies.