

CUSTOMER PRIVACY NOTICE

1. OVERVIEW

This Privacy Notice describes how The Stafford Building Society will deal with your personal information when we collect it from you when you apply for one of our services.

Please note that The Stafford Building Society is the trading name of The Stafford Railway Building Society.

We also have a separate Privacy Notice Summary that provides the essential information in a simplified format that is also suitable for children. This can be found at: <https://srbs.co.uk/privacy-policy>

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.

2. HOW TO CONTACT US

If you have any questions about how the Society deals with your personal information, or wish to make a complaint about this, please email the Society's Data Protection Officer ('DPO') at mutual@srbs.co.uk or by phoning 01785 223212, or please write to:

The Data Protection Officer, The Stafford Building Society, 4 Market Square, Stafford, ST16 2JH.

3. THE SOCIETY'S WEBSITE

When you use the Society's website we ask for your consent for the use of cookies. A cookie is a small file of information that is saved on your computer by your browser when you first visit our website. We use cookies to help us to improve how our website works for visitors.

Details of the Society's cookie policy can be found at: <https://srbs.co.uk/cookie-policy>

3.1 CHILDREN'S USE OF THIS WEBSITE

This website is not directed towards children, but we understand that it may be accessed by some of our customers aged under 18. If you are aged over 13 you can give consent, just like an adult, to saving cookies on your computer when you first visit our website.

Where the website is accessed by a child under 13, the Society assumes that consent for placing cookies is provided by their parent or guardian.

4. YOUR PERSONAL INFORMATION

Your personal information is data about you that allows you to be identified. Under UK data protection laws we are considered as the Controller of the personal information you share with us, because we are responsible for how and why it is processed.

Your personal information is first processed when we collect it from you, when we use it to provide you our savings or mortgage products, and right through to its deletion when we no longer need it. We explain in this privacy notice how and why we process your personal information, and how we protect it.

4.1 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.

4.2 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 of our products and services 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).

4.3 ADDITIONAL PERSONAL INFORMATION THAT WE PROCESS IN CONNECTION WITH A MORTGAGE

Additional information required in connection with a mortgage application 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 also section 9 on 'Credit Reference Agencies');
- 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.

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

Additional information required in connection with a savings application 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.

4.5 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 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.

4.6 CHILDREN'S PERSONAL INFORMATION

Children of all ages can also be customers of savings products with the Society:

- Children under the age of 7 are not allowed to enter a contract for a savings product in their own right, and so their contract with the Society must be entered into by a parent or legal guardian;
- Children over the age of 7 can enter a contract themselves, but until they are 13, their parent or guardian have to approve our processing of their personal data, and
- Children over the age of 13 can enter into a contract with us and can approve us processing their personal information.

Someone who is acting on behalf of a child will be provided with this privacy notice and asked to confirm the information provided, and their marketing preferences in writing.

4.7 VULNERABLE ADULTS

The Society will assess all adults for vulnerability in order that their needs can be recognised and the Society can treat them fairly. Staff who deal with vulnerable adults are trained to do this in a way that reflects their particular vulnerabilities while respecting their human rights and freedoms. With consent we will add notes to our records about any adjustments we need to make, such as using large print when we communicate to ensure that vulnerable adults find it easier to interact with us.

4.8 IF YOUR PERSONAL INFORMATION CHANGES

If your personal information changes you should tell us without delay so that we can update our records. If you are currently applying for a mortgage through a broker, you should also contact them to update your personal information.

5. 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, His Majesty's Revenue & Customs (HMRC), Department of Work & Pensions (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.

Details of the personal information obtained from CRAs is covered in section 9.

6. HOW WE USE YOUR PERSONAL INFORMATION

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). The 6 legal bases are listed as follows, and described in further detail below.

- To perform our contract with you;
- To comply with the law;
- To protect your vital interests;
- For a substantial public interest;
- For our legitimate interests; or
- With your consent.

6.1 CONTRACT

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):

- 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;
- Sharing your personal information with other payment services providers, such as when you ask us to share information about your account with them;
- 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
- For some of our profiling and other automated decision making.

6.2 LEGAL OBLIGATIONS

Processing necessary to comply with our legal obligations:

- For compliance with laws that apply to us;
- 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 FPAs pre-application, at the application stage, and periodically after that.
- To carry out monitoring and to keep records (see below);
- To deal with requests from you to exercise your rights under data protection laws;
- 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

- When we share your personal information with these other people or organisations:
 - i) Your guarantor for your mortgage (if you have one)
 - ii) Joint account holders, Trustees and beneficiaries, and the person with power of attorney over your affairs;
 - iii) Other payment services providers such as when you ask us to share information about your account with them;
 - iv) 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;
 - v) Fraud Prevention Agencies (which we refer to later on in this privacy notice);
 - vi) Law enforcement agencies and governmental and regulatory bodies such as HMRC, Financial Conduct Authority ('FCA'), Prudential Regulation Authority ('PRA'), Financial Ombudsman Service ('FOS'), Information Commissioner's Office ('ICO') and under the Financial Services Compensation Scheme ('FSCS') (depending on the circumstances of the sharing); and
 - vii) 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.

6.3 VITAL INTERESTS

This refers to processing of personal data to protect the vital interests of the data subject or another natural person. Vital interests are only ever those that relate to life and death issues.

This is not a legal basis that is relevant to the Society within its normal business.

6.4 SUBSTANTIVE PUBLIC INTEREST

Processing for a substantial public interest under laws that apply to us where this helps us to meet our broader social obligations such as:

- Processing of your special categories of personal data such as about your health or if you are a vulnerable customer. You can request further information about vulnerable customers if you contact our Data Protection Officer using the details in section 2.
- Processing that we need to do to fulfil our legal obligations and regulatory requirements.
- 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).

6.5 LEGITIMATE INTERESTS

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

- 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;
- To test the performance of our products, services and internal processes;
- To adhere to guidance and best practice under the regimes of Governmental and regulatory bodies such as HMRC, the FCA, the PRA, the FOS, the ICO, and under the FSCS;
- For management and audit of our business operations, including accounting;
- 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;
- To carry out monitoring, and to keep records (see below);
- 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.;

- For market research and analysis, and developing statistics;
- For direct marketing communications where the advertising relates to a similar product or service provided by us;
- 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
- 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 section 9); and
 - Market research organisations who help us to develop and improve our products and services.

6.6 CONSENT

Processing with your consent:

- When you request that we share your personal information with someone else and consent to that;
- For direct marketing communications.

6.7 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.

7. MONITORING AND PROFILING

Where we are required by law, we will monitor the activity of staff, visitors and customers when they deal with the Society. We will only do this to the extent that the law permits us to. For example, the Society's Regulators may require us to record certain telephone calls, or in person meetings, such as branch visits by customers.

7.1 USE OF CCTV

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

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.

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.

7.2 OTHER MONITORING INVOLVING YOUR PERSONAL INFORMATION

For the purposes of 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.

7.3 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).

7.4 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.

8. TRANSFERS OF PERSONAL INFORMATION

In order to manage your savings or mortgage products, we may need to use specialist companies that process your personal information. Categories of specialist companies include:

- IT hosting;
- Document storage;
- Communications;
- Printing;
- Financial Crime screening; and
- Credit scoring.

If you would like further information on the recipients of your personal data, please contact the DPO at mutual@srbs.co.uk.

Where personal information is processed in the European Economic Area ('EEA') (the EU plus Norway, Iceland, and Liechtenstein), it is protected through the GDPR as in the UK.

Some companies operate outside the EEA but do so from countries that the UK recognises has equivalent protections over personal information as under the GDPR (including Switzerland, Israel, Japan, and New Zealand).

When working with companies 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.

If you would like more information about overseas transfers, please contact us.

9. 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>.

10. RETENTION OF YOUR PERSONAL INFORMATION

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. Your information will be saved for 12 years after your last mortgage or savings account has closed, 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).

11. YOUR DATA PROTECTION RIGHTS

You have data protection rights about how we use your personal information and you can exercise these rights at any time. You can do this easily by contacting the Society, by email, phone or through the branch.

Once you contact us about exercising your data protection rights we may need to request specific information from you to help us confirm your identity and to clarify which rights you wish to exercise.

We try to respond to all requests within one month but, if we believe that it may take longer, we will inform you.

You will not have to pay a fee to exercise your data protection rights, but we may need to charge a reasonable fee if your request is clearly unfounded, repetitive or excessive.

Your data protections rights are:

- The Right to be Informed;
- The Right of Access;
- The Right to Rectification;
- The Right to Erasure;
- The Right to Restrict Processing;
- The Right to Data Portability;
- The Right to Object; and
- Rights relating to Automated Decision Making including Profiling.

Further information about your rights are as follows.

11.1 THE RIGHT TO BE INFORMED

You have the right to be informed about how we will collect and use your personal information. We provide this privacy notice to help to inform you about this, including the purposes for processing your personal data and who it may be shared with.

11.2 THE RIGHT OF ACCESS

You also have the right to request access to the personal information we hold about you, to confirm what personal information held and how it is processed. This is called a Data Subject Access Request (DSAR). If you require further information on exercising this right, please see section 2 on how to contact the Society.

11.3 THE RIGHT TO RECTIFICATION

You also have the right to request rectification of your personal data. This right enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

11.4 THE RIGHT TO ERASURE (THE RIGHT TO BE FORGOTTEN)

This right refers to your right to request that your personal data is erased, your right to be forgotten. This is not an absolute right and will only apply in certain cases. For example, requests for deletion may be refused if the personal information has to be retained to comply with the law, or to defend legal claims.

This right may be exercised where:

- the personal information is no longer needed for the purpose for which it was originally collected;
- the processing was based on consent which you have since withdrawn;
- 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.

You can make a request for erasure either verbally or in writing, and the Society will respond to this request within 1 month.

11.5 THE RIGHT TO RESTRICT PROCESSING

You have the right to request the rectification or suppression of your personal data, though this is not an absolute right and only applies in certain cases. Restricted data may mean that the Society is permitted to store your personal data, but not to use it. You can make a request either verbally or in writing and the Society will respond within 1 month.

11.6 THE RIGHT TO DATA PORTABILITY

The right to 'information portability' allows you to obtain a copy of your personal information so that you can analyse it or use it for different services. It may allow you to move, copy or transfer personal data easily from one IT environment to another in a safe and secure way, without affecting its usability.

This could enable an individual to take advantage of applications and services that can use this data to find a better deal for example.

11.7 THE RIGHT TO OBJECT

This right allows you to object to the processing of your personal information in certain circumstances. For example, you have the absolute right to stop your data being used for direct marketing.

In other cases the Society may have other compelling reasons to continue processing your personal data, but will explain these to you if you have exercised this right.

11.8 RIGHTS RELATING TO AUTOMATED DECISION MAKING INCLUDING PROFILING

This right allows you to request safeguards against the risk that a potentially damaging decision is taken solely without human intervention. You may have the right to obtain human intervention and an explanation of the decision, and you may be able to challenge that decision.

11.9 HOW TO EXERCISE YOUR RIGHTS

To exercise your data protection rights, or to find out more details on how we process your personal information, please contact us by email, phone or through your local branch.

Please refer to "How to Contact Us" in section 2 of this Privacy Notice. Information is also available on our website at www.srbs.co.uk.

You also have the right to complain to the Information Commissioner's Office which enforces data protection laws by visiting their website at: <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.