

HOW WE USE YOUR PERSONAL INFORMATION



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Introduction

This leaflet explains what we do with your personal information, how we may use it, who we share it with and where we obtain details from.

If you would like to know more about 'Your rights and the Data Protection Act' you can request a copy of our additional leaflet from any branch, local agency or by calling 0345 1200 100.

If you have any queries about either of these leaflets, please contact **Information Risk Management – Privacy Team** at the address at the end of this leaflet.

Brand statements

References to 'We' 'Our' 'Us' and 'the Society' in this section are to Yorkshire Building Society trading as Yorkshire Building Society, Chelsea Building Society and The Chelsea.

Currently this leaflet does not cover processes for:

- our brand: Norwich and Peterborough Building Society
- our subsidiary companies (eg Accord Mortgages Limited)

You can find out more about Norwich and Peterborough and Accord Mortgage processes by requesting a copy of their leaflets 'How we use your personal information'.

How we use your personal information

General business purposes for which we process personal information include:

- verifying your identity
- to contact you as requested or required about the products and services you have with us
- updating customer records
- handling customer queries and complaints
- statistical analysis, including analysis of customer performance and conduct in relation to products and services held, preferences and assessment of products held and suitability
- creating new products
- computer system testing.

General details

These statements apply to all customers and should be read with the specific details for each relationship you have with us.

- We will respect your rights to privacy and will not disclose your personal information to anyone except with your consent, or if the law, public duty, or our legitimate interests require us to.
- We will use your information to process your enquiry, provide any illustrations you require, administer accounts and services you have with us, contact you where necessary and for general business purposes. We may, where necessary, pass your details to third party organisations so they can provide a quote or administer a claim for you. We will only do so under a contract that protects the security of your information.
- Under regulation for the prevention and detection of financial crime, we have a responsibility to verify the identity of each applicant before opening a new account. To do this we use an electronic verification system.
- We may undertake a search with Credit Reference Agencies now and in the future, for the purpose of verifying identity, details submitted and financial circumstances, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies with verification. A record of the search will be retained, but will not affect future credit. By proceeding with an application you will be agreeing to a search being undertaken in this way.
- An 'association' between the joint applicants and/or any individual identified as your spouse or financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link should understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
- If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and or law enforcement agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit, credit related or other facilities
- managing credit and credit related account or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees.

Please write to Group Risk Department, Yorkshire Building Society, Yorkshire Drive, Bradford BD5 8LJ if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use information from other countries recorded by fraud prevention agencies.

- Any document provided during or after the application process to help prove identity may be checked with the issuing authority.
- Yorkshire Building Society and its group companies share information for fraud prevention, customer and account administration, and general business purposes.
- If you are making an enquiry or application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information as described.

We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they confirm they have your authority to act on your behalf.

- We will use and keep your personal information only for as long as necessary to deal with your enquiry and/or administer the account/products you have in line with regulatory requirements.
- CCTV is in operation in some of our offices. The images are used for crime prevention and public safety.
- All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.
- We may occasionally need to transfer personal data to countries outside the European Economic Area (EEA). This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by the Data Protection Act.
- We may disclose details about the progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- We may disclose personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, printers, market research agencies and providers of information technology services.
- If we sell or transfer all or part of our business, we may disclose or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under contract, which protects the confidentiality and security of your information.

Managing our contact with you:

Our philosophy is to respect your privacy and only send you details of products and services we think are appropriate for you. We (being Yorkshire Building Society, any trading name operated by Yorkshire Building Society or any of its subsidiary companies) would occasionally like to keep you up to date with details of products and services provided by us and carefully selected organisations. This may be by post, phone or email (including SMS/text messaging).

If you change your mind at any time about the contact methods you have agreed to, just let us know by calling 0345 1200 100 or visit your local branch or agency.

If you are an existing customer, with any trading name operated by us or any subsidiary company, these will be automatically updated and you will not need to notify us of your marketing permissions separately.

We will not sell your details to other companies but we may use marketing agents to act on our behalf.

If you subscribe to one of our special customer services (e.g. our Savings Pledge) – we will contact you by email to keep you informed of new savings accounts until you unsubscribe from the service. These special services are not linked to and do not affect the marketing permissions and other details you have registered with us.

Child (Main Holder)

We do not market to children, but may send them birthday greetings. They will be asked for ID when they are 16 and can select their own marketing options at this point.

Specific details

Enquiries about products and services

- We will use your personal information for processing your enquiry, contacting you where necessary, general business purposes, marketing and market research.

Mortgage application approval in principle

- We will use your personal information, including relevant sensitive information, for processing your application for Approval in Principle, contacting you where necessary, general business purposes, marketing and research.
- We will check your details against our lending criteria, and may disclose information to a credit reference agency to obtain a credit search, and check details with fraud prevention agencies. This will leave a record of our check on your credit data and may have implications on future creditworthiness for you. The credit reference agency may disclose information to its other customers for assessing the risk of giving credit to prevent fraud and to trace debtors.

Mortgages

- We will use your personal information together with other information available including relevant sensitive data, e.g. health, nationality, offences or proceedings or other items as appropriate, to process your mortgage application and arrange associated insurance. We will also use it to make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision can be reviewed to ensure an appropriate decision has been made.
- When assessing your request, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future creditworthiness for you.
- Whether or not your application is successful, each credit reference agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The credit reference agencies may also use the information for statistical analysis and market research.
- We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness.
- We may contact the HM Revenue & Customs, Department For Work & Pensions, any lender, landlord, employer or professional adviser named on your application form, to obtain information to confirm any income received and payments made. We may also contact your medical professional representative with your consent to obtain information or confirm a pre-existing medical condition you have informed us of.
- We may disclose information you have supplied, and details of how you conduct your account (including arrears, defaults and repossession proceedings), to credit reference agencies and fraud prevention bodies.
- We may disclose information supplied and details of how you conduct your account, including disputes, arrears and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser.
- We may disclose details of your account, including current balance, current monthly payment, amount of additional loan applied for, projected balance and projected monthly payment to a subsequent Chargeholder in connection with any application for the postponement of that Charge.
- We may disclose guarantor details and payments to account holders or their representatives, when a guarantor exists.
- We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers and any existing guarantor if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However such a transaction will not proceed without a completed application form signed by all account holders.

- If you make a transfer of equity application, any borrower who is to be removed from the mortgage account will remain on that account until our legal advisor sends us written confirmation that the transfer of the mortgaged property has been legally completed. Until we receive that confirmation, all borrowers will still be liable under the mortgage and can have access to the account details, including details of any additional lending.
- Where the mortgage applied for is an offset mortgage, we will disclose information to any offset plus savings account holder. Disclosure will be limited to information necessary to manage the offset plus account. This may include a transfer of equity, a product transfer to a non-offset mortgage, notification that total savings exceed the mortgage balance, a request to de-link the offset plus savings account and redemption of the mortgage.
- If the account is registered as Open Market HomeBuy we may disclose details of the valuation at redemption to your HomeBuy Agent.

Savings

- We will use your personal information for the purposes of opening and administering your account, contacting you where necessary, fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may share information about you with a joint account holder if they make an enquiry or further application without you being present where they confirm they have your authority to act on your behalf.
- Where the savings account applied for is an offset plus, we will disclose information to the offset mortgage account holder(s), any transferee(s) should the mortgage be subject to a transfer of equity (ie account holders on the mortgage change) and any guarantor(s). Disclosure will be limited to information necessary to manage the mortgage account. This may include the savings account balance, any significant withdrawals, account closure, notification that total savings exceed the mortgage balance, or that total savings are insufficient to support the payment due and a request to de-link the offset plus savings account.
- If a payment to a **Child Trust Fund** account would result in the annual limit for additional contributions being exceeded we may inform the person making the payment of the available allowance for that account year.

Insurance

- If you take out Yorkshire Building Society Home, Payment Protection or other insurance we and/or your insurer may:
 - disclose information you have supplied and details of your policy and claims to each other; and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers
 - use your personal information together with other information available (including relevant sensitive data, e.g. health, offences and proceedings or other item as appropriate) to carry out risk assessment, process your application, administer your policy and claims during the life of the policy, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes
- Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd) and for Motor Insurance to the Motor Insurance Anti Fraud and Theft Register run by the Association of British Insurers (ABI). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass the information relating to it to the register. IDS Ltd may also pass on information received from other insurers about other incidents involving anyone insured under the policy.

We may also contact your medical professional representative with your consent to obtain information or confirm a pre-existing medical condition you have informed us of.

Employee Share Schemes

- YBS Share Plans offer and manage share schemes to employees of companies who operate the scheme. These relationships are controlled by contractual agreements that protect the confidentiality and security of your personal information and other disclosures will only be made with your consent or if there is a legal requirement for us to do so.
- We will only include you in marketing where our contract with your employer allows this.

- We may disclose personal information to your employer or their agent for the purposes of administering the scheme.

Sharesave

If you join your employers' sharesave scheme we will open a savings account for you and we will use and share your personal information as explained under general details.

- We will use your personal information for the purposes of invitation to join, opening and administering your sharesave account, acting on behalf of the Company as administrator of the scheme, marketing and market research and general business purposes.

Share Incentive Plan (SIP)

- Yorkshire Building Society act as Trustees and Administrator of the SIP for the Company. By taking a SIP you agree that:
 - The Company (your employer), the Trustees, the Administrator and any other person as necessary engaged by them may share any information relating to you and your participation in the SIP as shall, in their opinion be necessary to discharge their respective duties and functions in relation to the operation of the SIP and to enable your employer to comply with the requirements of PAYE and NICs.

Business relationships

If you have a business relationship as an introducer, intermediary or are party to a mortgage application in any professional capacity we will record your details on our systems and use them as necessary to manage the service and pay commission if appropriate.

Our relationship with other companies

If we offer you products or services from other companies and you take these products you will be entering into a contract with the company concerned.

We will share relevant information with them to administer the service provided such as suitability, products taken, payment of commission, complaints and to manage our customer relationship with you.

All relationships with third parties are controlled by a contract that safeguards the security and confidentiality of your information.

The companies we have a relationship with will vary but at present the companies include but are not limited to:

- Legal & General for Mortgage-linked life insurance
- Royal & SunAlliance Insurance for household insurance
- Cardif Pinnacle for mortgage payment insurance and short term income protection
- Engage Mutual Assurance for Child Trust Funds
- Credit Suisse International for structured deposits
- Jarvis for sharedealing services
- Stocktrade for sharedealing services
- United Legal Services for conveyancing services
- Optima Legal Services for remortgages
- American Express for foreign money transfers.

We are careful to choose reputable companies governed by regulatory bodies.

Other disclosures

We may disclose your information to (i) our external auditors and regulatory bodies and (ii) associate companies, agents and service providers, examples include:

- Financial Ombudsman Service, Financial Conduct Authority, Prudential Regulation Authority
- HMRC
- Industry databases (e.g. credit reference agencies, fraud prevention agencies, insurance)
- Introducers or agents who send us applications
- Solicitors and valuers acting for the Society
- Debt recovery agents who assist us in recovering debt
- Tracing agents who assist us in tracing customers who we have been unable to contact
- Field agents who assist us in determining customer circumstances and managing arrears
- Department For Work and Pensions, authorised agents
- Letting agents
- Mailing houses, printers, marketing agents and market research agencies
- Contractors and consultants who develop and test systems
- Providers of information technology services
- Data Processors who act on our behalf.

Such disclosures will only be made for a specific purpose to which you have consented and under a contract that includes appropriate safeguards for the security and confidentiality of your information.

If we sell or transfer all or part of our business, we will transfer our customer records as part of the sale. However, we will only do so under a contract which protects the confidentiality and security of your information.

Sources

We may obtain information about you from the following sources, where appropriate:

- You and your representatives e.g. financial adviser, solicitor, employer, landlord, lender or medical professional
- Industry databases e.g. credit reference, fraud prevention, insurance
- Publically available directories and information (eg postal address file, telephone directory, social media, internet, news articles)
- Our representatives and agents e.g. staff, debt recovery agents
- CCTV covering Society premises
- Other organisations to assist in the prevention and detection of crime.

Sensitive information

Sensitive Personal Data is defined in the Data Protection Act as information relating to:

- Racial and ethnic origin
- Political opinions
- Religious or similar beliefs
- Trade union membership
- Physical or mental health
- Sexual life
- Commission or alleged commission of offences and related proceedings and sentences.

We only use sensitive information where necessary with your explicit consent or if the law requires us to.

We may hold details such as your title, gender and country of origin that may infer such things as religion, sex life and race but we will always treat the information with care.

Cookies

We use technical methods (called "cookies") on our websites. A cookie is a small file of letters and numbers that allows us to:

- Identify what stage in an application process you are at
- Improve your experience by making it quicker and easier for you to use the site
- Identify how effective our advertising is and provide you with information in the future we believe is relevant to you.

You can find out more about how we use cookies and how you can manage them in the Privacy & Cookies section on our website.

Contact us

Information Risk Management – Privacy Team
Yorkshire Building Society
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please visit us in branch or call us on **0345 1200 100.**

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. ybs.co.uk