

YOU RIGHTS AND THE DATA PROTECTION ACT





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The Data Protection Act

The Data Protection Act aims to protect the rights and freedoms of individuals about whom personal information is processed.

The Information Commissioner is an independent authority reporting directly to the UK Parliament who enforces and oversees the Data Protection Act 1998 (DPA).

We are obliged to provide a **notification** to the Information Commissioner describing the purposes for which personal information is processed. This is available from the Information Commissioner Office, contact details can be found on page 2.

Your rights under the Data Protection Act

It is your legal right to know how your personal information is used

When you register an enquiry, or complete an application, you will be consenting to the use of your personal information.

If you would like a full explanation of 'How we use your personal information' you can request a copy of our additional leaflet from any branch or by calling 0345 1200 100.

If you have any queries about either of these leaflets, please contact **Data Protection** at the address at the end of page 3 of this leaflet.

An adequate level of security for your personal information

We take the privacy and security of your personal information very seriously. We won't disclose it to anyone except with your consent or if the law, public duty or our legitimate interests require us to. Our security is in line with industry best practice and standards.

Challenge automated decisions

If a computer makes a decision affecting you e.g. automated credit scoring, you can discuss this and the decision will be reviewed and changed, if appropriate.

Object to direct marketing

You have a right to choose not to receive direct marketing. We will ask you if we can market to you and how we can do this. We will remind you of this right every three years. You can change your mind at any time by calling 0345 1200 100 or by visiting your local branch.

If you do not wish to receive unsolicited marketing from other organisations, you can register your details with the preference services run by the Direct Marketing Association. For more information see dma.org.uk.

Mail Preference Service (MPS)
DMA House
70 Margaret Street
London
W1W 8SS

Tel 0207 291 3310
Fax 020 7323 4226

email mps@dma.org.uk

Web www.mpsonline.org.uk

Telephone Preference Service (TPS)
Address, tel & fax as for MPS
email tps@dma.org.uk
Web www.tpsonline.org.uk

Fax Preference Service (FPS)
Address, tel & fax as for MPS

Email fps@dma.org.uk

Web www.fpsonline.org.uk



Have incorrect personal information corrected

If you demonstrate that your personal information is inaccurate, we will correct it.

Compensation if we breach the law and you suffer damage

If you suffer loss or damage because we do not comply with the Data Protection Act, you may be entitled to compensation.

Obtain a copy of the personal information we hold about you

This is a Subject Access Request. We may charge you a fee of £10.00 to process your request. You can obtain a copy of your personal information by making a request online or completing a Subject Access Request form (YBS039) which you can obtain from any of our branches, or by writing to the address at the end of page 3 of this leaflet.

Assessment by the Information Commissioner

Anyone can ask the Information Commissioner for an assessment of the processing carried out by any company. Information Commissioner contact details are:

Information Commissioner's Office
Wycliffe House
Water Lane, Wilmslow
Cheshire SK9 5AF

Tel. 01625 545745

www.ico.org.uk

Invoke your rights

If you have any queries relating to the use of your personal information, or this leaflet, please contact **Customer Relations** at the address at the end of page 3 of this leaflet.

Our legal obligations

We must make sure that your personal information is:

- Processed fairly and lawfully and only processed if certain conditions are met
- Obtained only for one or more specified and lawful purpose(s), and not further processed
- Adequate, relevant and not excessive in relation to the purpose(s) for which it is processed
- Accurate and, where necessary, kept up to date
- Kept for no longer than is necessary for the purpose(s) for which it was collected
- Processed in accordance with your rights under the Data Protection Act
- Protected by appropriate technical and organisational measures against unauthorised or unlawful processing or accidental loss, destruction or damage
- Not transferred to a country or territory outside the European Economic Area unless there is an adequate level of protection, with your consent or where permitted by the Data Protection Act.

Credit Reference Agencies

We use the following credit reference agencies for credit searches and identity checks:

Consumer Support Centre
Experian Ltd
PO Box 9000
Nottingham NG80 7WF
www.experian.co.uk

Customer Service Centre
Equifax Ltd
PO Box 10036
Leicester LE3 4FS
www.equifax.co.uk

Consumer Services Team
Callcredit Limited
PO Box 491
Leeds LS3 1WZ
www.callcreditcheck.com

You have the right to apply to them for details of information they hold about you, subject to payment of a fee, currently £2.00. You should include:

- your full name (title, forename, second initial, surname and maiden name if appropriate)
- details of all addresses you have lived at over the last 6 years (including town, country, postcode and date moved)
- a cheque or postal order, payable to the credit reference agency of your choice for £2.00
- the date and your signature to formally authorise the request.

Fraud Prevention Agencies

You have a right to details of the fraud prevention agencies from whom we obtain and record information. They are:

National Hunter Limited
PO Box 2756
Stoke on Trent ST6 9AQ

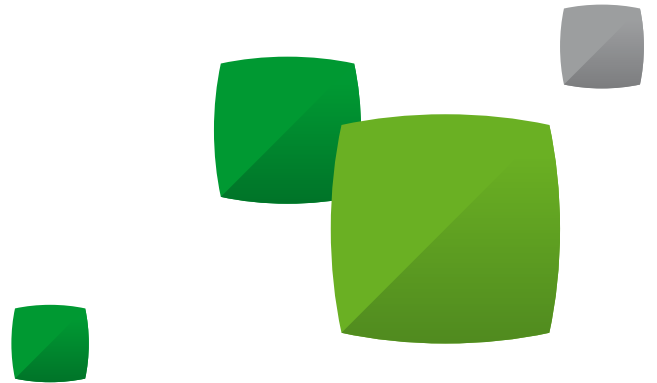
www.nhunter.co.uk

CIFAS
6th Floor, Lynton House
7-12 Tavistock Square
London WC1H 9LT

www.cifas.org.uk

Contact us

Data Protection Team/Customer Relations
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