

Customer Privacy Notice

How we use and protect
your personal information

1 April 2024

We aim to provide our members with a great choice of simple and straightforward financial products, backed up by our friendly customer service. A big part of that is the value we place on being fair, open and transparent with our members. We want you to feel informed and confident about your financial decisions. That's why we aim to make sure that any important documents you need to read are as easy to understand as possible.

In our privacy notice we take you through everything you need to know about the personal information you give us. This booklet is all about data protection – we explain why we need to collect information from you, how we use it, how long we keep it and our legal authority to process it. We hope to make sense of any legal terms, so although there is a lot of technical detail the meaning is still clear.

Most importantly, if you have any questions, help is at hand. You can call us on **0333 207 4007** or pop into your local Relationship Centre where one of our colleagues will be glad to help.

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We are committed to collecting and using your data fairly and in line with the requirements outlined in the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. This privacy notice explains how we use your personal data, including what data we collect from you, why we collect it and how we use it.

Who we are and how to contact us

Scottish Building Society is headquartered at SBS House, 193 Dalry Road, Edinburgh EH11 2EF. We are the **data controller**, which means we control the information that you give us. If you have any questions you can get in touch with our Data Protection Officer by writing to that address or emailing DPO@scotbs.co.uk.

See Section 2 for more details.

Your rights

You have the right to object to how we process your personal information. You also have the right to access, correct, sometimes delete and restrict the personal information that we use. You also have the right to complain to us and to the data protection regulator.

See Sections 18 & 19 for more details.

How we gather personal information

In addition to the information you provide to us directly, we collect personal information in a number of ways for example from third party credit reference agencies and from looking at how you have used other products and services we offer. Sometimes for safety and for legal or regulatory reasons we collect personal information by recording and monitoring phone calls and from CCTV. We also record calls for training and quality purposes.

See Sections 3 & 5 for more details.

How we use your personal information

We use your personal information to provide you with products and services, to comply with the law and enforce our legal rights, and to improve and market our products and services. We need to collect some personal information before we can provide products and services to you, for example to allow us to check your identity. In some cases we may not be able to provide products and services to you if we don't have all the information we need.

See Sections 7, 15 & 16 for more details.

Sharing and transferring personal information

We share personal information with our suppliers and third parties where needed to provide you with the best service, with credit reference agencies to help confirm your identity, or where we need to in order to comply with regulatory or law enforcement requirements. Sometimes we transfer your information outside the UK for these purposes but will only ever do so where there is suitable protection in place.

See Sections 10, 11, 12 & 13 for more details.

Keeping personal information

We will only keep your personal information for as long as we need to in order to comply with legal and regulatory requirements.

This is described in Sections 8 & 9.

Your consent

Sometimes we need your consent to use your personal information, for example for marketing. Where you have given us your consent and you change your mind, you have the right to withdraw your consent at any time.

See Section 8 for more details.



Keeping us updated

It is important that the personal information we hold about you is accurate and up to date. Please keep us informed if your personal information changes during your relationship with us.

1. Some key terms and what they mean

Personal information or personal data means any information that will identify you.

Automated decision making refers to the computer-based process we use to make decisions – such as whether a product is right for you – without a person being involved in making that decision.

Profiling is an automated form of processing where your personal information can help us analyse or predict aspects of your economic situation, health, personal preferences, interests, reliability, behaviour, location or movements.

Process or processing includes everything we do with your personal information – from collecting it (from you), obtaining it (from other organisations), using or sharing it, storing or retaining it, and deleting, destroying or transferring it overseas.

Legitimate interests is mentioned in our privacy notice because everyone who is responsible for using personal data has to follow strict rules which ensure that the information is used fairly, legally and transparently – in other words, legitimately. These rules are part of the Data Protection Act 2018, which sets out the way the UK implements the UK General Data Protection Regulation (UK GDPR). We adhere to the UK GDPR at all times.

When we use terms such as 'we', 'us' and 'our' in this notice, we mean Scottish Building Society.

2. Getting in touch

This privacy notice describes how we deal with your personal information when you become a member of the Society.

Under the UK GDPR and the Data Protection Act 2018, Scottish Building Society is allowed to manage your personal information. As a 'controller' of this information, we can process personal data and make decisions based on what we know about you – in the context of our business relationship.

If you have any queries about how we use your personal information, you can write to our Data Protection Officer at SBS House, 193 Dalry Road, Edinburgh EH11 2EF. You can also email DPO@scotbs.co.uk.

You will see at the end of this privacy notice that we mention the privacy notices of Credit Reference Agencies and Fraud Prevention Agencies. Please read them carefully and contact those organisations if you have questions (their details are in their notices).

3. Have you been introduced to us by a broker or other intermediary?

We offer our products and services through our Relationship Centres, and our own website, as well as through professional and financial advisers and other approved intermediaries. In this notice we refer to these trusted partners collectively as 'brokers and other intermediaries'.

When a broker or other intermediary processes your personal information on our behalf, this privacy notice will apply. It means you can contact our Data Protection Officer to exercise your rights under the UK GDPR.

When a broker or other intermediary processes your personal information as a controller in their own right, their own privacy notice will apply. You should ask them for a copy of their privacy notice if you don't already have one by the time you are introduced to us.

4. What kind of personal information about you do we process?

This depends on the products or services you apply for and obtain from us. We explain below the general information we need for all our products and services. We also set out the specific information we need for our mortgages and savings products.

For **all our products and services**, the personal information we need includes:

- Your title, full name, your home address and your contact details – including, for example, your email address, home and mobile telephone numbers.
- Your correspondence address if this is different from your home address, and your address history.
- Your date of birth and/or age – for example, to make sure that you are eligible to apply for a product and/or that it's suitable for you.
- Your nationality – if needed, for us to comply with our legal and regulatory requirements.
- Records of how you have contacted us. If you get in touch with us online or if you are an online savings customer, this includes details such as your mobile phone location data, IP address and MAC address. See 'Savings Portal Data' below to find out more.
- Personal information which we obtain from Fraud Prevention Agencies.
- Some special categories of personal data – for example, regarding your health or if you are a vulnerable customer – see below to find out more.
- If you download and register to use the Your Mortgage Application app on your Apple or Android mobile device, we will process the biometric data you provide for the purposes of identification and verification.

Please note: this app is provided by a third party with a dedicated privacy policy. Please see 'Data privacy notices from other organisations'.

The additional information we need for a **mortgage** includes:

- Your financial details – for example, your salary and other income, your savings, your expenses, and details of account(s) held with other providers if these are used to pay your mortgage.
- Details about all of your existing borrowings and loans.
- Personal information about your credit history which we obtain from Credit Reference Agencies (CRAs) 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.
- 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 the 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).
- Where relevant, information about any guarantor which you provide in any application.

The additional information we need for a **savings** product includes:

- Your source of funds e.g inheritance, sale of property, shares, redundancy, pension lump sum.
- Where an authorised person other than the savings account holder makes a withdrawal from the account (for example, power of attorney), information about that person and the transaction.
- Information about your tax position.

Please note: if you are an online savings customer with access to our portal, this includes:

- Your login details and password.
- Details of the high street bank who is the provider of your nominated bank account which you use to make payments into your online savings account with us.
- Your nominated bank account number and sort code.
- Online identifiers provided by the devices you use to access our portal (for example, IP addresses or MAC addresses).
- Mobile phone location data.

This data may leave traces which, when combined with unique identifiers and other information we hold, can be used to identify you. We will refer to all this data as 'Savings Portal Data'.

In our Cookies Policy at www.scottishbs.co.uk we explain what other information may be collected through our portal. Currently this does not include any personal information.

5. How will we obtain your personal information?

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

In addition, we collect personal information from other sources such as:

- Fraud Prevention Agencies
- Credit Reference Agencies
- Employers
- Financial advisers
- Landlords
- Other lenders
- HM Revenue & Customs
- Department for Work and Pensions
- Publicly available directories and information (eg telephone directory, social media, internet, news articles)
- Debt recovery and/or tracing agents
- Other organisations to assist in prevention and detection of crime
- Police and law enforcement agencies

Some of the personal information obtained from Credit Reference Agencies will have come from publicly accessible sources. In particular, Credit Reference Agencies draw on court decisions, bankruptcy registers and the electoral register (also known as the electoral roll).

We explain more about Credit Reference Agencies below. We also process some of their other sources of information (which are our own sources, too).

6. Do you have to give us your personal information?

We won't be able to provide you with a mortgage or savings product, or process your application, without having personal information about you.

Your personal details are needed before you can enter into a contract with us. Gathering information may also be relevant during the contract, or if required by law. 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.

If providing some personal information is optional, we'll make this clear. For example, we will let you know if alternative contact details (such as your telephone number at work) can be left blank.

It is important that your personal information is kept up to date and accurate during the course of our relationship. Please contact us if any of your personal information changes.

7. The legal grounds for processing your personal information – including when we share it with others

The UK GDPR and Data Protection Act 2018 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:

Taking the necessary steps to perform our contract with you for the mortgage or savings product, or for taking steps before we enter into it – for example, during the application stage:

- All activity that relates to administering and managing your mortgage or savings account and related services – including enquiry, application, illustrations, requests for transfers of equity, setting up/changing/removing guarantors, updating your records, tracing your whereabouts to contact you about your account, and doing this for recovering debt.
- Managing your Savings Portal Data if you are an online savings customer.
- If we decide to carry out profiling, and other automated decision making, in a way which has a legal effect on you or otherwise significantly affects you (see below).
- If you supply us, or our IT suppliers, with biometric data for the purposes of identification and verification.

Where we consider that it's appropriate for legitimate reasons – for ourselves, or other organisations:

- Administering and managing your mortgage and savings account and related services, updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt.
- Managing your Savings Portal Data if you are an online savings customer.
- To test the performance of our products, services and internal processes.
- To adhere to guidance and best practice under guidelines from governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme.
- To manage and audit our business operations including accounting.

- To carry out searches at Credit Reference Agencies 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 monitor and keep records (see Section 14 'Does monitoring involve processing your personal information?').
- To administer our good governance requirements, such as internal reporting and compliance obligations. For example, as a member, in order to determine your eligibility to vote at our annual general meeting and to contact you regarding our annual general meeting.
- For market research and analysis and developing statistics.
- For direct marketing communications (where you are a business customer).
- For some of our profiling and some of our other automated decision making (see Section 15 'Profiling and other automated decision making').
- When we share your personal information with these other people or organisations:
 - Your guarantor (if you have one or more).
 - Joint account holders, trustees and beneficiaries and any person with power of attorney over your affairs (in each case only if relevant to you).
 - 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, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme.
 - Tax authorities who are overseas, for instance if you are subject to tax in another jurisdiction we may share your personal information directly with relevant tax authorities overseas (instead of via HMRC).
 - Our IT service provider(s) who help us run our portal for online savings customers, our 'Your Mortgage Application' mobile device apps and other online or app-based services that we may use. We'll share your personal information to help us run the online or app-based service you register for.
 - Other organisations and businesses who provide services to us, such as debt recovery agencies, back up and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions.
 - Insurance providers as appropriate (eg Mortgage Indemnity Insurance).
 - Buyers and their professional representatives, as part of any restructuring or sale of our business or assets.
 - Credit Reference Agencies (see Section 11 'How we share your information with credit reference agencies').
 - Market research organisations who help us to develop and improve our products and services.

To comply with our legal obligations:

- For compliance with laws that apply to us.
- To establish, defend and enforce our legal rights.
- For activities relating to the prevention, detection and investigation of crime.
- To carry out checks for identity and anti-money laundering, and checks with Fraud Prevention Agencies pre-application, at the application stage, and periodically after that (see Section 13 'How we share your information with fraud prevention agencies'). Where you have been introduced to us by a broker or other intermediary they may do these searches on our behalf.
- To monitor and keep records (see Section 9 'How long do we keep your personal information?').
- To deal with requests from you to exercise your rights under the UK GDPR.
- 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).
- When we share your personal information with these other people or organisations:
 - Your guarantor (if you have one or more).
 - Joint account holders, trustees and beneficiaries, and the person with power of attorney over your affairs.
 - 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.
 - Law enforcement agencies and governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme (depending on the circumstances of the sharing).
 - Courts and other organisations where it is necessary for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations.

Where we have requested and obtained your consent:

- When you request that we share your personal information with someone else and consent to that.
 - For direct marketing communications (where you are an individual customer).
 - For some special categories of personal data, such as your health or if you are a vulnerable customer
- When we ask for your consent, we'll explain why we need your personal information and what we'll use it for.

Where there is a substantial public interest, such as:

Certain conditions are considered to be of 'substantial public interest' in the Data Protection Act 2018. These conditions allow us to process special category data for a variety of specific purposes, including:

- Processing personal information about your health, or if you are a vulnerable customer.
- Processing that we need to do to fulfil our legal obligations and regulatory requirements. This will include criminal convictions and offences data. It's relevant, for instance, where we suspect fraud, money laundering or other crimes.
- When we share your personal information with other people and organisations if they need to know that you are a vulnerable customer. This includes your relatives, social services, your carer, and/or the person who has power of attorney over your affairs.

Many of the substantial public interest conditions will only apply if there is a good reason why we cannot get your explicit consent.

8. How and when can you withdraw your consent?

Most of what we do with your personal information does not need your consent. It's based on other legal grounds instead. When it's based on your consent, you have the right to withdraw, or take back, your consent for future processing at any time.

You can do this by contacting us, using the details on the back page of this booklet.

If you take back your consent, it might mean that we cannot take into account special categories of personal data – such as your health, or if you are a vulnerable customer – where we rely on your specific consent.

We will tell the broker or other intermediary who introduced you to us that you have withdrawn your consent only if:

- it is our processor (this means an organisation who is processing personal information on our behalf); or
- we are required to, when you exercise certain rights under the UK GDPR.

As brokers and intermediaries are a 'controller' in their own right, you will need to contact them directly to withdraw your consent for what they do with your personal information.

9. How long do we keep your personal information?

We may hold your personal information for the following periods:

In case there is a query

We'll hold onto the personal information we need to keep in case of queries from you (for instance, if you apply unsuccessfully for a product or service) for six months – unless we have to keep it for a longer period (see directly below).

In case there is a claim

We'll retain the personal information we need to keep for the period in which you might legally bring claims against us. In practice, this means 6 years after the end of a product, unless we have to keep it for a longer period. Please see directly below in relation to mortgages, where we explain when we retain personal information for longer than 6 years.

In accordance with legal and regulatory requirements

We'll retain the personal information we need to keep, even after the relevant contract you have with us ends. We will do this for 12 years for mortgage members and for 6 years for savings members (after the end of a product). This will be to uphold our legal and regulatory requirements, or where it is important for us to be able to have a record of what was provided to you.

If you'd like to know more about our data retention practices, please contact our Data Protection Officer.

10. Is your personal information transferred outside the UK?

Although we are based in the UK, sometimes your personal information may be transferred outside the UK. If it is processed within Europe or other parts of the European Economic Area (EEA) it is protected by European data protection standards.

Some countries outside the UK have adequate protection for personal information under laws that apply to us. We will make sure that suitable safeguards are in place before we transfer your personal information to countries outside the UK which do not have adequate protection under laws that apply to us.

Safeguards include contractual obligations imposed on the recipients of your personal information. These obligations require the recipient to protect your personal information to the standard required in the UK. Safeguards also include requiring the recipient to subscribe to 'international frameworks' intended to enable secure data sharing, and where the framework is the means of protecting the personal information.

11. How we share your information with credit reference agencies

So that we can process your application, we'll perform credit and identity checks on you with one or more credit reference agencies (CRAs).

From time to time, we may also make searches at CRAs to manage your account with us. To do this, we will supply your personal details to the CRAs and the CRAs will provide us with information about you. This will include information from your credit application, and about your financial situation and financial history.

The CRAs will supply us with both public (including the electoral register) and shared information on credit, financial situation, financial history and fraud prevention.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product.
- Verify 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.
- Ensure any offers provided to you are appropriate to your circumstances.

We'll continue to exchange information about you with CRAs while you have a relationship with us. We'll also inform CRAs about your settled accounts. If you borrow and do not repay in full and on time, the CRAs will record the outstanding debt. CRAs may supply this information to other organisations.

12. What happens when credit reference agencies receive a request for information from us?

When credit reference agencies (CRAs) receive a search from us they will place a 'search footprint' on your credit file – this refers to the information that is left behind when you make an application. This search footprint 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. That's why it's important to discuss this, and share this information with them, before you apply.

CRA's will also link your records together and these links will remain on your file – and theirs – until such you, or your partner, successfully files for a 'disassociation' with the CRA's to break that link. A disassociation refers to a request from you to a CRA to remove financial associates from your file.

You have a right to apply to the CRA's for a copy of your file. The information they hold may not be the same, and you may need to pay a small fee to each agency that you apply to. Their contact details are:

TransUnion	<p>Web Address: www.transunion.co.uk</p> <p>Email: UKConsumer@transunion.com</p> <p>Phone: 0330 024 7574</p>
Equifax Limited	<p>Web Address: www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions</p> <p>Post: Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester LE3 4FS</p>
Experian	<p>Web Address: www.experian.co.uk</p> <p>Post: Customer Support Centre, Experian Ltd, PO Box 9000, Nottingham NG80 7WF</p>

13. How we share your information with fraud prevention agencies

We'll share the personal information we collect from you with Fraud Prevention Agencies including CIFAS, who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment.

14. Does monitoring involve processing your personal information?

By monitoring we mean listening to, recording, viewing, intercepting, or taking and keeping records of calls, emails, texts, social media posts, face-to-face meetings and other communications.

We may carry out monitoring where the law requires it. This includes where we are required by the Financial Conduct Authority's regulatory regime to record certain telephone lines or in person meetings.

Some of our monitoring may be to comply with regulatory rules, self-regulatory practices or procedures relevant to our business. The aim may be to prevent or detect crime, to secure our communications systems and procedures, to have a record of what we have discussed with you and agreed actions, to protect your account from fraud, and for quality control and staff training purposes. Telephone calls will be recorded for these purposes.

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

We may conduct short-term, carefully controlled monitoring of your activities on your mortgage account or savings account. We'll only do this where it's necessary for our legitimate interests or to comply with our legal obligations. For instance, where we suspect fraud, money laundering or other crimes.

15. Profiling and other automated decision making

This relates to decisions we make about you using only technology. It means that none of our employees or any other individuals have been involved in the process.

We may do this, for instance, in relation to triggers and events about our mortgage or savings account products – such as opening anniversaries, and maturity dates.

We may also do this to analyse statistics and assess lending and insurance risks.

Another reason may be when we decide which marketing communications are suitable for you, so we can tailor them to your needs and interests. For instance, we may consider (in an automated way) the mortgage and/or savings product(s) you have with us including your activity on your account(s). We could then use what we learn to personalise our content when we get in touch with you.

Please be assured, we would not send you marketing communications if your preferences prevent that. To find out more, read Section 21 'Your marketing preferences and what this means'.

We can carry out automated activity for the reasons listed in the section about legal grounds on page 9, only where the profiling and other automated decision making does not have a legal or other significant effect on you.

The examples we have given here do not have a legal or other significant effect on you. Profiling for direct marketing can mean there is a separate right to object (see 'The right to object' below).

In all other cases, we can conduct automated decision making only where:

- > a contract requires it
- > it's authorised by law
- > it's based on your explicit consent.

For example, we may consider, in an automated way, the information we receive from Credit Reference Agencies. This would apply after we have searched your records there, pre-application, at the application stage, and periodically after that.

We may do this to manage our contract with you for a mortgage or savings product, or before at the application stage. If you are not happy with the decision, you have the right to request that a member of our staff reviews the decision. Please see 'Rights in relation to automated decision making which has a legal effect or otherwise significantly affects you' in Section 18 below.

16. 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. Aggregated data is anonymous information that is grouped together to generate statistics, research and reports. It is not considered personal data as it never directly or indirectly reveals your identity.

17. Joint applicants, guarantors and powers of attorney

If you make a joint application with your spouse, partner or family member, we'll also collect that person's personal information.

In the 'legal grounds' section we refer to consent, and describe some examples where it may be relevant. If we ask you to get consent from the joint applicant, we'll help you obtain it.

If you apply for your mortgage with a guarantor, they will see this privacy notice when they submit their own personal information to us as they'll need to sign the application form.

If somebody has power of attorney over your affairs, they will see this privacy notice when we make direct contact with them.

18. What are your rights under data protection laws?

Here is a list of the rights that everyone has under the UK GDPR. They don't apply in all circumstances. If you want to exercise any of your rights, we will explain at that time if they apply or not.

> The right to be informed

The law requires us to be transparent with you about the way we process your personal information. This is why we have a privacy notice. The information we give you is determined by whether or not we collected your personal information directly from you – or indirectly from someone else (such as a broker or other intermediary). Your right to be informed may be relevant if you want to find out more 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 you believe that the personal information we hold about you is inaccurate or incomplete you can contact us and explain how this should be corrected. If we have disclosed personal information to other organisations, we must inform them of the correction where possible.

> The right to object

You can object to the processing of your personal information where we are processing your personal information for our 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.

If you object to receiving direct marketing we cannot refuse your objection. However, we can continue to process your personal information in other cases if we have a strong reason to continue processing that overrides your objection.

Your right to object may be relevant if you wish to find out more about what legitimate interests we rely on (these are listed on page 9). Or, about profiling in relation to our direct marketing activities (outlined on page 15) 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 UK GDPR in relation to profiling including automated decision making which has a legal effect or can otherwise significantly affect you (please see below).

> The right to restrict processing of your personal information

This could apply for instance where you feel your personal information is inaccurate, or 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. It could also apply where you consider that the processing is unlawful – and, where this is the case, you oppose it being erased and request restriction instead. You need to tell us what personal information you want restricted and why.

Another example is where we no longer need to keep the personal information, but you require us to continue to hold it to establish, exercise or defend legal claims.

> The right to have your personal information erased

This is also known as the 'right to be forgotten'. This allows an individual to request the deletion or removal of personal information. This right is not absolute – it applies only in particular circumstances. Where it does not apply, any request for erasure will be rejected.

It may be relevant:

- where the personal information is no longer necessary for the original reason we collected or processed it.
- 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.
- 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 needs 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

This includes being able to receive confirmation of what personal information is being processed, get copies of your personal information and to get information about how we process it. This may help if you want to find out what personal information we hold about you, so you can then decide if you're able to exercise other rights mentioned here.

> The right to data portability

This allows individuals to obtain and reuse their personal information for their own purposes across different services. You have a right to get your personal information in a way that is accessible and machine-readable. You also have the right to ask us to transfer your data to another organisation (if this is technically feasible). This right can only be exercised where:

- personal information is held electronically
- personal information is being processed based on a consent or to carry out a contract; and
- the personal information you require to be transferred was collected by us (and not by a third party)

This right is different from the right of access (see above) and the types of information you can obtain under the two separate rights may be different. The right of data portability will not allow you to obtain the full extent of personal information that you can get through the right of access.

If your personal information has been transferred to another organisation and you want us to delete the personal information we hold then please make a separate request for erasure.

> Rights in relation to automated decision making which has a legal effect or otherwise significantly affects you

This right allows you, in certain circumstances, to access certain safeguards in the event that a potentially damaging decision is taken solely in an automated way (without human intervention).

This right is different from the more general right to object to profiling (see above) because that right is not tied to a scenario where there is a legal effect on you, or where the processing otherwise significantly affects you.

The UK GDPR prohibits 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.

19. How to exercise your rights

If you have any questions or complaints about your personal data, please get in touch with our Data Protection Officer by emailing DPO@scotbs.co.uk, or by writing to: Data Protection Officer, Scottish Building Society, SBS House, 193 Dalry Road, Edinburgh EH11 2EF.

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This security measure ensures that personal data is not disclosed to any person who has no right to receive it. To speed up our response, we may also contact you to ask you for further information in relation to your request.

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex, or you have made a number of requests. In this case, we will notify you and keep you updated.

If you wish to exercise any of these rights against the Credit Reference Agencies, the Fraud Prevention Agencies, or a broker or other intermediary who is controller in its own right, you should contact them separately.

You also have the right to complain to the Information Commissioner's Office which enforces UK data protection laws:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Telephone: 0303 123 1113
www.ico.org.uk

20. What to do if your personal information changes

If your details change, please tell us immediately so that we can update our records. You can do this by visiting one of our Relationship Centres, writing to our address, or emailing DPO@scotbs.co.uk.

If you were introduced to us by a broker or other intermediary who is a controller in their own right, you should contact them separately. In some cases where you exercise rights against us under the UK GDPR we may need to inform the broker or other intermediary.

21. Your marketing preferences and what this means

We may use your home address, phone numbers, email address and social media (e.g. Facebook, Google) to contact you, in keeping with your marketing preferences.

We'll only do this if we're allowed to under the UK GDPR. Please see page 11 to check the legal grounds for marketing. You can stop our marketing at any time by writing to us at our address, informing any of our Relationship Centres, or by emailing our Data Protection Officer at DPO@scotbs.co.uk.

22. Data privacy notices from other organisations

We have mentioned that we share your personal information with Fraud Prevention Agencies and Credit Reference Agencies. They require us to pass on to you information about how they'll 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 you can read them at the websites listed below.

The Credit Reference Agencies Information Document (CRAIN) can be found at:

TransUnion: www.transunion.co.uk/crain

Equifax: www.equifax.co.uk/crain

Experian: www.experian.co.uk/crain

If you would like paper copies, please call us on 0333 207 4007. Alternatively, you can visit any of our Relationship Centres where paper copies are available to pick up.

The Fraud Prevention Agency we use is called **CIFAS**. The agency's notice about how they use your personal information can be found at www.cifas.org.uk

The IT supplier we use to help us run our Your Mortgage Application mobile device app is called **NIVO**. To see how NIVO use your personal information, you can read their notice at www.nivohub.com/privacy-policy

23. How secure is my data?

We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions, and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.



Head Office: SBS House, 193 Dalry Road, Edinburgh, EH11 2EF
Tel: 0333 207 4007
Website: www.scottishbs.co.uk

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