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**KEY FACTS ABOUT YOUR PERSONAL**

**INFORMATION AND WHAT WE DO WITH IT**

As of the 25th May 2018, a new data privacy law was introduced in the UK. As a result, we have published a new Privacy Notice to make it easier for you to find out how we use and protect your information. When you make the decision to apply for a savings or mortgage product with us, you are entrusting us with your personal information and it is important that we keep this safe. It is also important that you understand what rights you have when it comes to how we use your information.

This short notice is intended to outline some key facts about the handling of your information. We do have a longer form Privacy Notice which is accessible on request or on our website.

Whilst this notice will give you key facts, you should read the other documents which we refer to in this short notice. Our notices may be changed from time to time so please check for updates on our website to make sure you are aware of how we currently process your personal information.

# WHO WE ARE?

We are Harpenden Building Society of Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire, AL5 4HU and are classed as the ‘data controller’ of your personal information which means, amongst other things, that we have responsibility for the way we handle your information. When we use terms such as we, us and our in this notice, we mean Harpenden Building Society.

If you are liaising with a broker or intermediary, our policies will apply, but you should also check whether they have a specific policy in place. Our Privacy Notice contains more information on this.

**WHY DO WE PROCESS PERSONAL INFORMATION ABOUT YOU?**

Information we process about you, and where it is sourced from is outlined in our Privacy Notice and depends on the product or service we supply to you.

We will use your information for the following reasons (which are fully explained in our Privacy Notice):

* To perform a contract with you (e.g. to provide you with a mortgage or savings product). This will include taking steps before we enter into a contract with you.
* We may have a legitimate interest to use your information relevant to our business. These are fully outlined in our Privacy Notice but we will always ensure that information we use about you is proportionate and used fairly.
* We have certain legal obligations that we are bound to comply with.
* You may have given us consent to permit us to use your information, e.g. for marketing.
* From time to time, we will use your information because there is a substantial public interest.

**WHO ARE THE RECIPIENTS OF YOUR PERSONAL INFORMATION?**

We do share your personal information with Credit Reference Agencies and fraud prevention agencies.

Further details are available in our Privacy Notice and Credit Reference Agency Information Notice, all of which are available on request or on our website.

# DO WE TRANSFER YOUR DATA OUTSIDE THE UK?

We are based in the UK, but sometimes we transfer your information outside of the UK or the European Economic Area (EEA). If it is processed in the EEA, then it is protected by European data protection standards. Some countries outside of the EEA have equivalent protections for personal information and so we are allowed to transfer personal information to companies based in these countries. In all instances we will make sure that suitable safeguards are in place before we transfer your personal information outside of the UK.

**HOW LONG WILL YOUR INFORMATION BE KEPT FOR?**

# We will generally keep information about you for so long as you have a contract with us and following 6 years after this to satisfy our legal and regulatory requirements. Our Privacy Notice outlines more specific periods of queries and claims.

# WHAT ABOUT YOUR RIGHTS?

Data protection laws give you a number of rights. The key rights include:

* the right to have a copy of your information;
* the right to ask for information to be erased or restricted;
* the right to have information corrected if inaccurate; and
* the right to ask for information to be transferred to a third party.

For more information about your rights, please refer to our Privacy Notice.

# HOW TO ENFORCE ANY OF YOUR RIGHTS AND IF YOU HAVE ANY QUESTIONS OR COMPLAINTS

If you have any questions at all about the handling of your information and what is contained in any of our policies (including if you wish to exercise any of your rights), please contact our Data Protection Officer at the Harpenden Building Society, Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire, AL5 4HU.

If you are unhappy with how we respond to your queries or any aspect of processing of your information, you are entitled to complain to the Information Commissioner’s Office who regulate the handling of personal information. Details can be found via their website, https://ico.org.uk.

Harpenden Building Society is authorised for investments by Trustees and is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 157260

Telephone calls are recorded and may be monitored for regulatory and training purposes to help maintain service quality.

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