

DATA PROTECTION CUSTOMER PRIVACY NOTICE

1. PRIVACY NOTICE

This privacy notice describes how Harpenden Building Society (the Society, us, we) will deal with your personal data when we collect it from you when you apply for one of our savings or mortgage products.

We have a separate Children's Privacy Notice that provides this information in a more child-friendly way: <https://www.harpendenbs.co.uk/about-us/your-privacy/childrens-privacy-notice/>.

We also have a separate Broker's Privacy Notice for mortgage brokers: <https://www.harpendenbs.co.uk/about-us/your-privacy/broker-privacy-notice/>.

We will also send you a separate Candidate's Privacy Notice if you apply to work with us: <https://www.harpendenbs.co.uk/about-us/your-privacy/candidate-privacy-notice/>.

Our Privacy Notices are addressed to those customers subject to the GDPR in the UK and EU only, unless stated otherwise, and may be updated from time to time so please check this website for updates.

This Privacy Notice is provided electronically on our website and is available through a QR code provided as part of our paper-based application form. A copy can also be requested by contacting us by phone, or letter, or email, or in person at any branch.

2. CONTACT US

If you have any questions about how we deal with your personal data, or wish to make a complaint about this, please email our Data Protection Officer (DPO) at privacy@harpendenbs.co.uk or by phoning 01582 765411, or by writing to:

The Data Protection Officer,
Harpenden Building Society,
Mardall House,
9-11 Vaughan Road,
Harpenden,
Hertfordshire AL5 4HU

If you are not satisfied with our handling of any questions about data protection, you can also make a complaint to the Information Commissioner's Office at: ico.org.uk.

3. THIS WEBSITE

3.1 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.

We are allowed by law to save 'essential' cookies on your browser that enable:

- Our website to function correctly in your browser.
- Location services for emergency response.
- Analytic cookies for statistical purposes, and
- Cookies that define user preferences over how the website works.

We will anonymize information about how you use our website before sharing it with Google Analytics who will give us feedback on how our website is performing. Google Analytics is unable to directly identify you from this information. Details of how Google Analytics safeguards this information is available at:

<https://support.google.com/analytics/answer/6004245>

Our website also logs your computer's IP address to help us manage the website and its cyber security. We only process this information to the extent permitted by law.

The use of any additional cookies require us to secure your consent. When you first visit our website we invite you to click 'Accept' to us saving additional cookies. If you click 'Reject' we will not save additional cookies on your computer, but some aspects of our website may then not work properly.

Our website also includes links to other organisations' websites, but we have no control over how they deal with your personal information, so we recommend that you read the privacy notice of each website you visit.

For more information, please refer to our cookie policy at:

<https://www.harpendenbs.co.uk/about-us/your-privacy/privacy-notice/cookie-policy/>

3.2 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 our website is accessed by a child aged under 13, we assume that consent for placing cookies is provided by their parent or guardian.

4. YOUR PERSONAL DATA

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

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

4.1 PERSONAL DATA WE PROCESS IF YOU APPLY FOR ANY OF OUR PRODUCTS

The personal data we process when you apply for any of our savings or mortgage products includes:

- Your name and contact details, including your email address, and home, company and mobile telephone number.
- Your home address, your correspondence address (where this is different) your company address (where you are a business customer), and your address history.
- Your date of birth and age, to make sure that you are eligible to apply for the product and that it is suitable for you.
- Your nationality, and/or place of birth, if this is necessary for us to comply with our legal and regulatory requirements.
- Records of how you have contacted us, and
- Some special categories of personal data such as about your health or if you are vulnerable.

We are required by law to process your personal data before we can offer you a savings or mortgage product. Once you have accepted one of our products, we will also need to process your personal data throughout the life of the product in order to comply with the law.

As identified above, we only collect limited special categories of personal data and, to be clear, we do not collect other special categories of personal data about you such as details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, or genetic and biometric data. Nor do we collect any data about any criminal convictions and offences.

The personal information we have collected from you will be shared with fraud prevention agencies 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. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found at www.cifas.org.uk/fpn.

To manage your application and your account and comply with the law, we may also collect and/or receive data by performing periodic searches on your financial circumstances with one or more Credit Reference Agencies (CRAs). Any searches will be recorded against your name by a CRA. Further information on this is provided in the CRA leaflet: www.harpendenbs.co.uk/credit-reference-agency-information-notice.

4.2 ADDITIONAL PERSONAL DATA FOR SAVINGS PRODUCTS

When you apply for one of our saving products, we may collect additional personal data including:

- Data about your tax position, so that we can comply with our legal and regulatory requirements.
- Where a person other than the savings account holder makes a withdrawal from the account, data about that person and the transaction, and
- Personal data of any parent or legal guardian associated with an account.

4.3 ADDITIONAL PERSONAL DATA FOR MORTGAGE PRODUCTS

When you apply for a mortgage product, we may collect additional personal data including:

- Your financial health such as your income and savings, summaries of your expenditure, and data about any other savings or mortgage accounts.
- Your existing loans.

- Your credit history which we obtain from Credit Reference Agencies (CRAs).
- Your current employment status and income.
- Whether you own or rent your current property.
- Whether you have permanent right to reside in the UK.
- Your family background if this is relevant to your mortgage application, and
- Where relevant, data about any guarantor you provide in a mortgage application.

We will collect some of this data directly from you, but some may be collected by your mortgage broker and then shared with us as part of your application.

4.4 JOINT APPLICATIONS, GUARANTORS, AND POWERS OF ATTORNEY

If you make a joint application with your spouse, partner or family member, we will also collect personal data about that person. We will ask the other applicant to read this privacy notice and confirm that they are aware that their personal data will be shared with us as part of the application.

If you apply for a mortgage with a guarantor, we will also ask them to read this privacy notice and confirm that they are aware that their personal data will be shared with us as part of the application.

If someone has power of attorney over your affairs, we will also share this privacy notice with them when we contact them directly.

If we are informed about the death of one of our customers, we may tell the executor(s) with responsibility for the account.

If you are named as an executor in a will, or where you are the confirmed next of kin where there is no will, we can tell you the account balance(s) and interest due up to the date of death. At the request of the executor(s) we will share data with solicitors, HMRC and the customer's beneficiaries.

4.5 CHILDREN'S PERSONAL DATA

Children of all ages can also be customers of our savings products:

- 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 us 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 must 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 data.

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

4.6 IF YOUR PERSONAL DATA CHANGES

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

4.7 VULNERABLE ADULTS

We will assess all adults for vulnerability in order that their needs can be recognized and we 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.

5. HOW WE USE YOUR PERSONAL DATA

Data protection laws require us to explain which legal bases justify our processing of your personal data. We will explain this to you when we collect your personal data, but if the legal bases change, where required to by law, we will inform you and explain the need for any change. The legal bases for our processing your personal data are:

- 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.

5.1 TO PERFORM OUR CONTRACT WITH YOU

We will process your personal data to assess your application and, once approved, to manage your savings or mortgage product for as long as you retain it. We may also need to process the personal data of other people associated with your products such as relatives, guarantors, or those with power of attorney for you to ensure that we can perform our contract with you.

5.2 TO COMPLY WITH THE LAW

We will also process your personal data, and that of any person associated with your products, to comply with the laws and regulations associated with financial services products. These include data protection laws, the prevention of financial crime, and the prevention of fraud.

We may also need to share your personal data with other person or organisation in order that they too can comply with the law.

Where necessary, we will also process your personal data to defend any future legal claims.

5.3 TO PROTECT YOUR VITAL INTERESTS

If you are assessed as vulnerable, we will also process your personal health data in order to tailor our services to you. For example, we may take more time to make sure you understand arrangements relating to your accounts. We will only process health-related data in exceptional circumstances which are restricted by data protection laws.

5.4 FOR A SUBSTANTIAL PUBLIC INTEREST

Where there is an obligation to comply with a substantial public interest, such as preventing financial crime, we will also process your personal data. However, we will only do this under exceptional circumstances which are restricted by data protection laws.

5.5 FOR OUR LEGITIMATE INTERESTS

Under some circumstances, we will need to process your personal information to manage our day-to-day activities, and to sustain the Society's financial health over the long term. This processing can include monitoring access to our website to prevent cyber crime, carrying out surveys or analysing data for market research purposes, or communicating with customers to inform them of better products. However, we cannot do this if it would harm your data protection rights and freedoms, and so we need to assess this type of processing carefully.

If we were to sell or transfer all or part of the Society, we may also need to share customers' personal data as part of the transaction. In this situation, it would be in our legitimate interest to do so. However, we would ensure that there were adequate protections in place before any transfer of personal data.

5.6 WITH YOUR CONSENT

The final legal basis for processing your personal data is with your consent for processing. There are very few situations where your consent is required as we only process customers' personal data for purposes that are connected directly or indirectly to us providing savings and mortgage products.

However, where we must seek consent, such as for marketing, we will ask for a positive, explicit confirmation of your consent to specific processing, and keep a record of this so that we comply with your consent.

If at any time you wish to withdraw your consent, this can be done easily by contacting us, by email, phone or through your local branch.

6. PROCESSING PERSONAL DATA BY THIRD PARTIES

To manage your savings or mortgage products, we may need to use specialist companies that process your personal data. Categories of specialist companies include those that provide:

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

To comply with the law, we may also need to share your personal data with third parties, including:

- Lawyers.
- Dispute resolution bodies.
- Courts.
- Law enforcement agencies.
- Government agencies.
- Regulators, and
- Auditors.

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

Where personal data is processed in the European Economic Area (EEA) (the EU plus Norway, Iceland, and Liechtenstein), it is legally protected as if it remained in the UK.

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

Companies based in other countries that do not provide equivalent protections to the GDPR, such as the United States, can only process your personal data under strict controls including standard contract clauses, due diligence checks, and an assessment of the potential risk of disclosure of personal data.

When working with companies and/or transferring personal data to countries outside the UK, we take appropriate steps to ensure that there are adequate protections in place and that data protection legislation is followed.

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

7. MONITORING AND PROFILING

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

We may also process your personal images as part of our CCTV coverage if you visit our head office or a branch. We would only do this so that we can prevent, detect and prosecute crime. We retain these images securely for 30 days after which they are deleted.

We may also use your personal data to profile your financial situation, your preferences, interests, or behaviour. We would only do this to help us manage your savings or mortgage products, to comply with the law, or to support the long-term financial health of the Society.

Any profiling that we carry out will never be fully automated and will always include staff oversight. Some profiling may use your personal data, but only after it is anonymized, so that you cannot be identified.

8. YOUR MARKETING PREFERENCES

Where we are obliged by our regulators to update you about your products, such as the latest interest rates, or features of your products that may no longer be suitable for you, we will update you by letter or email.

Where you have consented to receiving updates on our products similar to those that you already have, we may update you by letter, or by email.

We would only ever contact you according to your marketing preferences, so where you have registered with the Mail Preference Service, we will not send you updates on our products by letter.

Where you have registered with the Direct Marketing Association's Email Preference Service, we will not send you updates on our products by email.

With every update about our products, you will have the opportunity to ask us to stop sending updates. You can also do this easily by contacting us by email, phone or through your local branch.

9. RETENTION OF YOUR PERSONAL DATA

Where your personal data has been collected as part of an application for a savings or mortgage product, and it appears that you do not want to proceed, we will retain your personal data for twelve months from your last communication just in case you decide to proceed with your application.

Where your application for a savings or mortgage product proceeds, we will retain your personal data until the product is redeemed or cancelled, and then for an additional period to comply with legal or regulatory requirements (including those relating to tax and accounting matters).

At the end of the retention period, we will delete your personal data unless we need to retain it for legal, regulatory, or technical reasons. If we do, we will protect your privacy at all times.

We will take good care of your personal data and will keep it safe. We have rigorous security measures in place to keep your personal data well-protected.

10. YOUR DATA PROTECTION RIGHTS

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

Once you ask us to exercise 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 this 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 or excessive.

Your data protections rights are:

- The right to be informed about processing.
- The right of access to your personal data.
- The right to rectify your personal data.
- The right to object to processing of your personal data.
- The right to restrict processing of your personal data.
- The right to have your personal data deleted (the right to be forgotten).
- The right to obtain a copy of your personal data, and
- The right to object to automated decision-making.

10.1 THE RIGHT TO BE INFORMED ABOUT PROCESSING

You have the right to be informed about how we will process your personal data. We provide this privacy notice to help to inform you about this. You also have the right to have inaccurate personal data corrected, and we have procedure in place to help maintain accurate records of our customers.

10.2 THE RIGHT OF ACCESS TO YOUR PERSONAL DATA

You also have the right to request access to the personal data that we hold about you, to confirm the extent of personal data and how it is processed.

10.3 THE RIGHT TO RECTIFY YOUR PERSONAL DATA

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.

10.4 THE RIGHT TO OBJECT TO PROCESSING OF YOUR PERSONAL DATA

Where we process your personal data based on legitimate interests for direct marketing or statistical purposes, you have the right to object to this processing.

10.5 THE RIGHT TO RESTRICT PROCESSING OF YOUR PERSONAL DATA

You also have the right to restrict processing of your personal data:

- Where you believe it is inaccurate
- Where you have objected to the processing under the legitimate interests for direct marketing and statistical analysis, or
- Where you believe that the processing is unlawful and where you oppose erasure and request restriction instead.

10.6 THE RIGHT TO HAVE YOUR PERSONAL DATA DELETED (THE RIGHT TO BE FORGOTTEN)

The right to have your personal data deleted or ‘the right to be forgotten’ allows you to request the deletion of your personal data where there is no lawful reason for its continued processing. Requests for deletion may be refused if the personal data must be retained to comply with the law, or to defend legal claims.

This right may be exercised where:

- the personal data 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 in continuing it.
- if the personal data is unlawfully processed, or
- if the personal data must be erased to comply with a legal obligation.

10.7 THE RIGHT TO OBTAIN A COPY OF YOUR PERSONAL DATA

The right to ‘information portability’ allows you to obtain a copy of your personal data so that you can analyse it or use it for different services.

This right can only be exercised where personal data is processed based on the lawful basis of consent or for performance of a contract and is carried out by automated means. This right restricts your access to your personal data that is processed electronically.

10.8 THE RIGHT TO OBJECT TO AUTOMATED DECISION-MAKING

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.

10.9 HOW TO EXERCISE YOUR RIGHTS

To exercise your data protection rights, or to find out more details on how we process your personal data, please contact us by email, phone or through your local branch. Please refer to “How to Contact Us” for our email address and phone number.

Alternatively write to:

The Data Protection Officer
Harpenden Building Society,
Mardall House,
9-11 Vaughan Road,
Harpenden
Hertfordshire AL5 4HU

Or email privacy@harpendenbs.co.uk.

If you wish to exercise any of your data protection rights against the Credit Reference Agencies, or a broker, you should contact them separately.

If you are not happy with our handling of your personal data or our response to your exercise of your rights, you also have the right to complain to the Information Commissioner’s Office by visiting ico.org.uk.

End.