

The Cambridge Privacy Policy

We want to make sure you're in the know about how we at The Cambridge use your information and how we treat your data. We've updated our Privacy Pledge to be even more transparent and to comply with EU Data Protection regulation. The new Privacy Pledge will be **effective from 21st January 2019**.

How we use your personal information

At The Cambridge Building Society, protecting your data is very important to us. We act as a data controller when you provide us with your personal information. We'll use your information to open and administer your account, for fraud prevention and detection, for marketing (including promotion of products and services) and market research, to fulfil regulatory requirements, and to monitor and improve the services we provide to you.

The legal bases on which we process this data are:

- that it is necessary to fulfil our contract with you
- that it is necessary to comply with our legal obligations and/or
- that it is in our legitimate business interests (in relation to the purposes stated above)
- that you have specifically consented to such use of your personal data

Where we've obtained your specific consent for any particular processing of personal data you can withdraw this consent for further processing at any time by contacting our Customer Contact Centre, asking in branch or using the options to manage your preferences given to you at the time consent was obtained. This does not apply where we rely on one of the other legal bases for processing your personal data but where you're uncertain please contact us and we'll be pleased to assist.

We may pass your personal information to:

- anyone you appoint to administer or operate your account
- regulatory bodies
- our external auditors
- any individual/organisation that we contract or employ to provide goods or services to us
- any other person or organisation where you have given consent or if the law, public duty or our legitimate interests requires us to do so

Your data will be kept while you are a customer and held for a minimum of six years after your relationship (as a customer) has ceased. If your application is declined or cancelled before your account is opened your data will usually be retained for no longer than two years unless there are specific reasons that it needs to be retained longer such as to deal with any enquiries that you may raise. You can always let us know if information we hold about you has changed, so we can update it.

Checking you are who you say you are

If you're making an application on behalf of another person, they must have authorised you to act on their behalf. This means you're allowed to provide their personal information with consent for us to use it, as described above. A copy of this privacy statement will be emailed to all applicants where an email address is provided.

We may make any enquiry relating to you that is considered necessary to confirm the accuracy of the information provided by you. This may include:

- a search of internal records
- sharing your information with fraud prevention agencies and checking their records for similar applications made by you to other organisations
- a search of the files of credit reference agencies

In certain cases the above checks may be used to automatically open your account without human intervention. We will never automatically refuse an application.

Transfer of your information out of the EEA

Information that we collect from you may be transferred to third party service providers working for us who may process that information at a destination outside of the European Economic Area (EEA).

These destinations may not have the same legal protections for personal data as you enjoy under English law. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy statement and data protection legislation.

When we transfer your personal data out of the EEA, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- the countries we transfer your personal data to have been deemed to provide an adequate level of protection for personal data by the European Commission;
- we use contractual clauses approved by the European Commission which give personal data similar protection to that which it has in the EEA; or
- where we use providers based in the US, we may transfer data to them if they are part of the Privacy Shield which requires them to provide similar protection to personal data that applies within the EEA

Please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of the EEA.

How others may use your personal information

Credit reference agencies may check the details supplied against any particulars on any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained. By proceeding with this application you are agreeing to a search being undertaken in this way.

We and other organisations may access and use the information recorded by fraud prevention agencies to prevent fraud and money laundering. If false or inaccurate information is provided or we have reason to suspect you of fraud or money laundering, we may send details to fraud prevention agencies and/or law enforcement agencies.

Consequences of not providing your personal information

If you do not provide personal information that we request from you we may be unable to process your application or provide some or all of our services to you. Where we need information to continue to provide existing services to you we will make clear the consequences of any failure to provide information to us at the relevant time.

For our mortgage customers

Please note that credit reference agencies will keep a record of each search. This could affect your ability to get credit elsewhere within a short period of time. Details about this application (whether or not it goes ahead) will be recorded at the credit reference agencies.

A financial link between joint applicants or between you and any named partner or spouse will be created at the credit reference agencies. This will link your financial records, where each will be taken into account in all future applications by either or both of you. If you already have a financial association, your application will be assessed on this basis. This situation will continue until one of you successfully files for a 'disassociation' at the relevant credit reference agencies.

We will pass details about you and how you manage your account (if your application is successful) to credit reference agencies including recording any outstanding debt if you do not repay in full and on time.

We may use automated methods to credit score your application. In certain cases the above checks may allow us to make an automated decision on your application, however, you can always contact us to arrange a manual review of your application on 0345 601 3180.

We may also make periodic searches at credit reference and fraud prevention agencies to help manage your account with us.

We may release any information relating to this application or the mortgage to:

- any person consenting to the mortgage
- the legal adviser acting on the mortgage
- the financial adviser
- and any company responsible for these parties

We may disclose the information to insurers, reinsurers and their respective advisers, associate companies, agents and service providers including solicitors and valuers acting for us, debt recovery agents, letting agents, market research agencies and providers of information technology, for any purpose relating to any insurance we may arrange. We may also pass any information or documentation relating to this mortgage account (and any additional loans) to any guarantors while they remain liable on their guarantees.

Your rights

You have rights under data protection laws, in certain circumstances, including to:

- request access to personal information that we may process about you
- receive a copy of certain of your personal data in a computer-readable format that can be transferred to another controller without hindrance
- to require us to correct any inaccuracies in your information
- to require us to erase personal data that we may process about you where this is no longer required to be processed by us
- to object to or restrict our processing of some of your personal information in certain circumstances

For more information

For further information about how to exercise any of these rights please call our Customer Contact Centre, ask in branch, or email our Data Protection Officer direct at dataprotection@cambridgebs.co.uk.

If you're unhappy about how your personal information has been used, please refer to our complaints policy. You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal information. For more information visit ico.org.uk.



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Building Society

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