

Privacy Notice – Children & Young People

Introduction

This is our Privacy Notice. A Privacy Notice tells you how we use your personal information, so you know what happens with it when we collect it from you and how we use it.

Who are we?

We are Penrith Building Society and we open and manage savings accounts and mortgages for our members. When we do this, we control and process members' **personal information**.

Personal Information? What's that?

Anything that can identify you is your personal information. You might know this could be things like your name or a photo of you, but it is also things like your email address or your handwriting.

There are some types of information we must be extra careful with. These are known as special category information. This could be something like an illness you have, or what religion you are.

Sometimes we have to use information about crimes and breaking the law.

We use a lot of personal information to help us manage accounts and provide services to you. If you want to read a long list, it's on our general privacy notice.

Why do you need my personal information?

The main reason we need to use your personal information is to know who you are and to manage your accounts and to make sure we can contact you about your accounts.

So, can you use my personal information for anything?

Just because we have your personal information, it doesn't mean we can do what we want with it, we have to follow some rules.

Sometimes we have to ask you if we can use it – this is called "consent" – and if you say no then we can't.

There are times when we must use your information so that we can manage your accounts property, so there are more rules that say if we have to use your personal information to do our work, we can do this without asking you first.

There are different rules for personal information and special category information. If we are using any of your information, we make sure we are following all the rules, which are on our general privacy notice

Can anyone else see my personal information?

Sometimes to manage your accounts we have to share your personal information, or other people might share it with us. We're very careful about how we do this, meaning there are even more rules.

A list of who we might share your information with is shown on our general privacy notice.

Do you keep my personal information forever?

We only keep your personal information for as long as we need it. If you close your accounts with us, we may need to keep it for a while after that because there are laws that say we have to.

Do I have a say in what happens to my personal information?

Yes you do. You have what we call 'rights' when we use your information. One of these is the right to know what we do with it. That's what this page is for.

You can ask us to tell you what personal information we have about you, or if we will stop using it or delete it. If your personal information is wrong, you can tell us and we will fix it.

The rights you have depend on what we use your information for, and there is more information on our general privacy notice.

Who makes sure you follow all the rules?

We have a Data Protection Officer, and their job is to protect your information. This means they make sure we are following all the rules, and your information is safe. If they see something wrong, they tell us how we can fix it.

Because of how important it is to keep your information safe, and to follow all the rules, you can email or write a letter to our Data Protection Officer if you are worried about what we do:

Data Protection Officer
Penrith Building Society
7 King Street
Penrith
Cumbria
CA11 7AR
or email: DPO@penrithbs.co.uk

There is a business whose job it is to make sure we follow the rules, and can tell us off if we do things wrong. You can also email or write to them:

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

or look online at www.ico.org.uk