

AN OVERVIEW OF HOW WE COLLECT AND USE YOUR PERSONAL DATA

The General Data Protection Regulations (GDPR) effective from 25 May 2018 changed how personal data is handled. As a result, we are publishing a new Privacy Notice to make it easier for you to find out how we use and protect your information.

Penrith Building Society is committed to protecting and respecting your privacy, but under the GDPR we must seek consent on how we may communicate with you with details of our products, services, competitions and events. This consent supersedes any consent or permissions given to us before 1 January 2018.

We will not be changing the ways we use your personal information. This Privacy Notice makes sure that we continue to comply with privacy law and regulation. There are no changes to our Terms and Conditions, including what we ask of you. If we make changes to any of these in the future, we will let you know.

You can also view this Privacy Notice on the Society's website www.penrithbs.co.uk or a copy can be picked up in branch.

If you require this information in a larger print please contact the Society.

Who we are and how to contact us:

When we say 'we', we mean:

Penrith Building Society who is the data controller of your personal information. This means information that is about you or from which we can identify you. The data controller is responsible for deciding how your information is used and ensuring it is private and secure.

Our Data Protection Officer (DPO) is our Chief Executive, Tim Bowen, and he can be contacted at any time, including if you have any queries about this Privacy Notice or wish to exercise any of the rights mentioned in it. You can contact the DPO in writing at the Society's address or by email using DPO@penrithbs.co.uk

The information we collect about you

We collect information about you from different places including:

- directly from you
- from a third party acting on your behalf, eg. an intermediary or broker
- from publicly available sources
- when we generate it ourselves
- from other organisations.

The information collected will depend on the product(s) or service(s) you apply for and obtain from us. We will collect different information (if your application is successful) depending on whether it is related to a mortgage or savings account.

You are responsible for making sure you give us accurate and up to date information.

If you make a joint application with your spouse, partner or family member, we will also collect personal information about that person. You must show this Privacy Notice to the other applicant and confirm that they are happy with it. If a third party is related to your application (ie. guarantor or Power of Attorney), that person will see the Privacy Notice when we make contact with them.

We obtain personal information from other third-party sources such as Fraud Prevention Agencies, Credit Referencing Agencies or other organisations

to assist in prevention and detection of a crime. Some of the information available from Credit Reference Agencies will have come from publicly available sources who will have their own Privacy Notices.

How we will use your information

We collect information about you to:

- verify your identity and address
- assess the suitability of our products or services
- process as necessary to perform our contract with you or for taking steps prior to entering into it
- notify you of changes to our services
- understand how you use your accounts
- carry out your instructions
- improve our products and services
- notify you of other products or services we believe may benefit you unless you ask us not to
- prevent criminal activity, fraud and money laundering.

Your information may be passed onto one of our carefully selected partners for certain services, but only if you expressly consent. We will not share your information for marketing purposes with any companies outside of Penrith Building Society.

We will only use your information where we are allowed to by law, eg. carrying out an agreement we have with you, fulfilling a legal obligation, because we have a legitimate business interest or where you agree to it.

We may use automated systems to help us make credit decisions as well as carrying out fraud and money laundering checks.

Why you have to provide your personal information to us

We are unable to provide you with a mortgage or savings product, or to process your application without having personal information about you. Your personal information is required before you can enter into the relevant contract with us, or it is required during the life of that contract, or it is

required by certain laws that apply to us. 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.

Marketing

We take your privacy seriously and will only use your information to administer your account and to provide the products and services that you have requested from us. However, from time to time we would like to contact you with details of other products or services that we provide. We will ask you to complete a form setting out your marketing preferences. You have a right at any time to change those preferences or ask us to stop contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please contact the Society using the details at the bottom of this page.

Transferring your Personal Data

We are based in the UK but sometimes your personal information may be transferred outside the UK, but within the European Economic Area (EEA). If it is processed within the EEA then it is protected by European data protection standards.

Monitoring of your Personal Data

We may monitor (being listening to, recording of, viewing of, intercepting of or taking and keeping records of different forms of communication) where permitted by law and will do this where the law requires it. In particular, where we are required by the Financial Conduct Authority regulatory regime to record certain telephone lines. Telephone calls between us and you will be recorded to make sure that we have a record of what was discussed and your instructions and for quality control and staff training purposes. We will retain your personal information in accordance with our retention periods.

How long we will keep your information

We will keep your information for as long as you have a relationship with us. After the relationship ends, we will keep it where we may need it for our legitimate purposes, e.g. to help us to respond to queries or complaints, or for other reasons, e.g. fighting fraud and financial crime, and responding to requests from regulators.

Who we can share your information with

We may share your information with other service providers, e.g. credit reference and fraud prevention agencies, as well as guarantors and Powers of Attorney.

Your Rights

Here is a list of the rights that all individuals have under the GDPR. They do not apply in all circumstances.

- The right to be informed about the processing of your personal information
- The right to have your personal information corrected if it is inaccurate and to have incomplete information completed
- The right to object to processing of your personal information
- The right to restrict processing of your personal information
- The right to have your personal information erased
- The right, through a Subject Access Request, to request access to your personal information and to obtain information about how we process it
- The right of data portability, being to move, copy or transfer your personal information
- Rights in relation to automated decision making which has a legal effect or significantly affects you.

If you wish to apply any of the above, please contact us in writing addressed to the DPO or via email to DPO@penrithbs.co.uk.

You have the right to complain to the Information Commissioner's Office which enforces data protection laws: <https://ico.org.uk>

Other websites

We have mentioned that we share your personal information with Fraud Prevention and Credit Reference Agencies. This Privacy Notice only applies to the Penrith Building Society website (www.penrithbs.co.uk) so when you link to other websites you should read their own Privacy Notices.

Changes to our Privacy Notice

We keep our Privacy Notice under regular review and we will place any updates on our website.

How to contact us

Please contact us if you have any questions about our Privacy Notice or information we hold about you:

- Phone: 01768 863675
- Write to: Penrith Building Society, 7 King Street, Penrith, Cumbria, CA11 7AR
- Email: DPO@penrithbs.co.uk

Penrith Building Society, 7 King Street, Penrith, Cumbria, CA11 7AR

Tel: 01768 863675 Web: www.penrithbs.co.uk Email: enquiries@penrithbs.co.uk

Penrith Building Society is a member of the Building Societies Association.
Authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. Financial services ref no 164473.