

## Privacy Notice

### Your Personal Data – Business, Professional and Charity Savings Customers

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## The meaning of some terms that we use in this privacy notice

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- **Personal Data** is any information relating to you (the 'data subject') that is either about you or can be used to identify you. Some examples of this include your name, address, contact information.
- **Data Controller** and **Data Processor** are terms used to describe companies or services that may use your data. A Data Controller will be responsible for deciding what processing happens with the data. A Data Processor will not make any decisions about the data, but will process data on instructions given to it by a Data Controller. Bath Building Society will act as both a Data Controller and Processor for your data. We may also share your data with third parties who act as Processors or Controllers, depending on the service they provide.
- **Process** or **processing** means anything that we do with your personal data, from when we first collect it, right through to when we destroy or delete it when we no longer need it. This can include collecting it (from you or other organisations), using, sharing, storing, retaining, deleting, destroying, transferring it overseas.
- **Legitimate interests** are mentioned in our privacy notice because data protection laws allow us to process personal data where the purpose is legitimate and is not outweighed by your interests, fundamental rights and freedoms. "Legitimate interests" is one of several lawful bases for personal data processing as described in data protection law. These will be covered in more detail below.

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## Who we are and how to contact us

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Bath Building Society of 15 Queen Square, Bath BA1 2HN is a Data Controller of your personal data. This document (known as a Privacy Notice) describes how we deal with your personal data. We are the Data Controller of this information under relevant data protection laws because in the context of our business relationship with you we decide how and why it is processed, as explained in this document. When we use terms such as **we**, **us** and **our**, we mean Bath Building Society.

Our Head of Compliance and Data Protection Officer can be contacted if you have queries about this privacy notice or want to exercise any of the rights mentioned in it.

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|-----------------------------|--|
| <b>You can email us at:</b> | <a href="mailto:dataprotection@bibs.co.uk">dataprotection@bibs.co.uk</a>               |
| <b>Or write to:</b>         | Data Protection Officer<br>Bath Building Society<br>15 Queen Square<br>Bath<br>BA1 2HN |

You will see at the end of this privacy notice that we mention the privacy notices of parties we share information with, such as Fraud Prevention Agencies, Money Laundering Prevention Agencies and Credit Reference Agencies. Please ask if you would like us to provide you with a copy.

This privacy notice may be updated from time to time. We will send you an updated copy upon request, or if we are required to do so.

## What kinds of personal data do we process?

Personal data we process may include:

|   |  |
|---|--|
| <b>Personal details</b>                       | Your title, name, contact details (such as email address, home and mobile telephone numbers).  |
| <b>Addresses</b>                              | Your current address, correspondence address (where this is different from your home address), recent address history.   |
| <b>Date of birth / Age</b>                    | To make sure that you are eligible to apply for the product and/or that it is suitable for you.  |
| <b>Nationality</b>                            | Information which is relevant for your residency and/or citizenship status, such as your nationality, your length of residency in the UK and/or whether you have the permanent right to reside in UK.  |
| <b>Business details</b>                       | For business accounts, details of your role in the business and, if applicable, your shareholding in that business.  |
| <b>Contact</b>                                | Records of how you have contacted us. If you get in touch with us online, this may include details such as your mobile phone location data, IP address and MAC address.  |
| <b>Health / Vulnerability</b>                 | This may include some special categories of personal data, such as about your health or circumstances, which may identify you as a vulnerable (or potentially vulnerable) customer.  |
| <b>Other account details</b>                  | Details of accounts held with other providers, if you pay into your Bath Building Society savings account from those other accounts.   |
| <b>Transaction details</b>                    | Where a person other than the savings account holder makes a withdrawal from the account, we will collect information about that person and the transaction.   |
| <b>Tax details</b>                            | We will share information with HMRC to help prevent tax evasion and to comply with our legal obligations.  |
| <b>Electronic Identification Verification</b> | As a savings customer, we will use electronic identification verification services to perform checks on you to confirm your identity when you apply for an account, or in certain circumstances while your account is active. These third parties may get their data from a variety of sources, and can act as Credit Reference Agencies or Financial Crime Prevention Agencies. |

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## Joint applicants and Powers of Attorney

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If you make a joint application, for example with your spouse, partner, or family member, please share this privacy notice with them, as we will also collect their personal data as described above. In the **“What are the lawful bases”** section (below) you will see reference to consent and a description of some limited scenarios where it may be relevant to what we do with personal data. We may ask you to obtain consent from the joint applicant.

If there is somebody who has power of attorney over your affairs, that person will receive a copy of our privacy notice when we contact them directly.

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## Where do we get your personal data from?

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We will generally collect your personal data from you directly.

In addition, we may obtain personal data about you from other sources such as:

- Electronic identification verification services
- Financial Crime Prevention Agencies
- Credit Reference Agencies
- publicly available directories and information (e.g. telephone directory, social media, internet, news articles)
- other organisations to assist in prevention and detection of crime, police and law enforcement agencies.

Some of the personal data obtained from the electronic identification verification services, Financial Crime Prevention Services and Credit Reference Agencies will have originated from publicly accessible sources. We explain more about Credit Reference Agencies below.

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## What are the lawful bases for processing personal data (including when we share it with others)?

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Data protection laws require us to explain what lawful bases justify our processing of your personal data (this includes sharing it with other organisations). For some processing more than one lawful basis may be relevant (except where we rely on consent). Here are the lawful bases that are relevant to us:

|                                |  |
|--------------------------------|--|
| <b>Performance of contract</b> | <p>Processing necessary to perform our contract with you, or for any processing required before you enter it, during the application stage. This includes:</p> <ul style="list-style-type: none"> <li>• Administering and managing your savings account and services relating to that, updating your records, tracing your whereabouts to contact you about your account.</li> <li>• All stages and activities relevant to managing your savings account including: <ul style="list-style-type: none"> <li>○ Enquiry</li> <li>○ Application</li> <li>○ Administration and management of accounts</li> <li>○ Setting up / changing / removing additional account holders</li> </ul> </li> </ul> |
| <b>Legitimate interests</b>    | <p>Where we consider that it is appropriate, processing necessary for the following legitimate interests which apply to us (and in some cases other organisations) are:</p>  |

- Administering and managing your savings account and services relating to that, tracing your whereabouts to contact you about your account.
- To test the performance of our products, services and internal processes.
- To adhere to guidance and best practice under the regimes of governmental and regulatory bodies such as:
  - HMRC
  - the Financial Conduct Authority
  - the Prudential Regulation Authority
  - the Payment Systems Regulator
  - Pay UK
  - the Financial Ombudsman Service
  - the Information Commissioner's Office
  - the Financial Services Compensation Scheme
- For management and audit of our business operations, including accounting.
- To carry out searches at electronic identification verification services, Financial Crime Prevention Agencies and Credit Reference Agencies pre-application, at the application stage and in certain circumstances after that. We will ask for your consent to perform these checks where it is required.
- To carry out monitoring and to keep records (see below).
- To administer our good governance requirements, such as internal reporting and compliance obligations or administration required for Annual General Meeting (AGM) processes.
- For market research and analysis and developing statistics.
- For direct marketing communications by the Society, and only where we believe the information may be of interest to you. If you do not wish to receive marketing, please let us know.
- When we share your personal data with these other people or organisations (where applicable):
  - Joint account holders, trustees and beneficiaries, and any attorney with legal powers over your affairs
  - Our legal and other professional advisers, auditors and actuaries
  - Financial institutions and trade associations
  - Governmental and regulatory bodies such as:
    - HMRC
    - the Financial Conduct Authority
    - the Prudential Regulation Authority
    - the Payment Systems Regulator
    - Pay UK
    - the Financial Ombudsman Service
    - the Information Commissioner's Office
    - the Financial Services Compensation Scheme
  - Tax authorities who are overseas, for instance if you are subject to tax in another jurisdiction we may share your personal data directly with relevant tax authorities overseas (instead of HMRC)
  - Other organisations and business who provide services to us, such as:
    - debt recovery agencies
    - backup and server hosting providers
    - IT software and maintenance providers
    - document storage providers
    - suppliers of other back-office functions
  - Buyers and their professional representatives as part of any restructuring or sale of our business or assets
  - Electronic identification verification services, Financial Crime Prevention Agencies and Credit Reference Agencies (please see below for more detail)

|                                 |  |
|---------------------------------|--|
|                                 | <ul style="list-style-type: none"> <li>○ Market research organisations who help us to develop and improve our products and services</li> </ul>   |
| <p><b>Legal obligations</b></p> | <p>Processing necessary to keep to our legal obligations:</p> <ul style="list-style-type: none"> <li>● To comply with laws that apply to us.</li> <li>● To establish, defend and enforce our legal rights.</li> <li>● For activities intended to prevent, detect and investigate crime.</li> <li>● To carry out identity checks and checks with Financial Crime Prevention Agencies before and during application, and in certain circumstances after that. We will ask for your consent to perform these checks where it is required.</li> <li>● To carry out monitoring and keep records (see below).</li> <li>● To deal with requests from you to exercise your rights under data protection laws.</li> <li>● To process information about a crime or offence and any related proceedings. This will apply in cases where we know of or suspect financial crime.</li> <li>● Where we share your personal data with these other people or organisations (where applicable): <ul style="list-style-type: none"> <li>○ joint account holders, trustees and beneficiaries, and any attorney with legal power over your affairs</li> <li>○ other payment services providers, such as when you ask us to share information about your account with them</li> <li>○ law enforcement agencies and governmental and regulatory bodies such as: <ul style="list-style-type: none"> <li>▪ HMRC</li> <li>▪ the Financial Conduct Authority</li> <li>▪ the Prudential Regulation Authority</li> <li>▪ the Payment Systems Regulator</li> <li>▪ Pay UK</li> <li>▪ the Financial Ombudsman Service</li> <li>▪ the Information Commissioner's Office</li> <li>▪ the Financial Services Compensation Scheme (depending on the circumstances of the sharing)</li> <li>▪ courts and to other organisations where necessary for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations.</li> </ul> </li> </ul> </li> </ul> |
| <p><b>Consent</b></p>           | <p>Processing with your consent:</p> <ul style="list-style-type: none"> <li>● When you ask that we share your personal data with someone else and give your consent for that.</li> <li>● For direct marketing communications. You can contact us to change your preferences at any time.</li> <li>● For some of our processing of special categories of personal data, such as about your health or if you are a vulnerable customer. It will be explained to you when we ask for that explicit consent what the purpose is, and how we will share and use it.</li> </ul>  |

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|------------------------|--|
| <b>Public Interest</b> | <p>Processing for a substantial public interest under laws that apply to us where this helps us to meet our broader social obligations, such as:</p> <ul style="list-style-type: none"><li>• Processing of your special categories of personal data, such as if you are a vulnerable customer.</li><li>• Processing that we need to do to fulfil our legal obligations and regulatory requirements.</li><li>• When we share your personal data with other people and organisations, if they need to know that you are a vulnerable customer, such as your relatives, social services, your carer, or the person who has power of attorney over your affairs.</li></ul> |
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## How and when can you withdraw your consent?

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Much of what we do with your personal data is not based on your consent, instead it is based on other lawful bases (as explained above).

For processing that is based on your consent, you have the right to take back that consent for future processing at any time. You can do this by contacting us using the details above. This might mean that we cannot send you some marketing communications, or that we cannot take into account special categories of personal data such as if you are a vulnerable customer (but these outcomes will be relevant only in cases where we rely on explicit consent for this).

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## Do we share your personal data with third parties?

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We will share your personal information with third parties where required to open or maintain your account, where required by law, or where we have another legitimate interest in doing so.

Some examples of third parties that we would expect to share your personal data with are:

- our system providers and suppliers that allow us to function as a business
- payment service providers
- law enforcement and government agencies
- regulators

Any third parties that we use are required to have appropriate security measures to protect your personal data in line with our policies. We do not allow third parties to use your personal data for their own purposes unless they are separately permitted to do. We only permit third parties to process your personal data for specified purposes and as instructed by us.

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## Is your personal data transferred outside the UK?

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We are based in the UK and do not normally transfer personal data outside the UK. However, we may use third parties, such as system providers, suppliers or services who may transfer data to, or store data in, locations both inside and outside the UK.

We also share some personal data with Credit Reference Agencies as well as Financial Crime Prevention Agencies who may have operations both inside and outside of the UK. Where we do use providers that send information outside of the UK, they are required to have suitable safeguards in place to protect it.

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## How do we share your information with Credit Reference Agencies?

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In order to process your application, we will perform identity checks on you with one or more Credit Reference Agencies (CRAs). To do this, we will supply your personal data to CRAs and they will give us information about you. CRAs will supply to us financial crime prevention information from public sources (including the electoral register) and shared from financial crime prevention agencies.

We will use this information to:

- verify the accuracy of the information you have provided to us
- prevent criminal activity, such as fraud and money laundering
- manage your account(s)

We will continue to exchange information about you with CRAs while you have a relationship with us.

If you are making a joint application we will link your records together, so you should make sure you discuss this with any other applicants, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or the joint applicant successfully files for a disassociation with the CRAs to break that link.

**For more information see “Data Privacy Notices from other organisations” below.**

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## How do we share your information with Financial Crime Prevention Agencies?

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The personal data we collect from you may be shared with Financial Crime Prevention Agencies who will use it to prevent financial crime, such as fraud and money-laundering, and also to verify your identity. If financial crime is detected, you could be refused certain services, finance or employment. **For more information see “Data Privacy Notices from other organisations” below.**

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## What should you do if your personal data changes?

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You should tell us without delay so that we can update our records. You can do this by email ([savings@bibs.co.uk](mailto:savings@bibs.co.uk)) or by writing to our Head Office.

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## Do you have to provide your personal data to us?

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We are unable to provide you with the savings product or to process your application without having personal data about you. Your personal data 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 laws that apply to us. If we already hold some of the personal data that we need (for instance if you are already a customer), we may not need to collect it again when you make your application.

In cases where providing some personal data is optional, we will make this clear. For instance, we will say in application forms, in branch or on our website.

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## Do we do any monitoring involving processing of your personal data?

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In this section monitoring means any listening to, recording of, viewing of, intercepting of, or taking and keeping records (as the case may be) of calls, email, text messages, social media messages, in person face to face meetings and other communications.



We may monitor where permitted by law and we will do this where the law requires it.

Some of our monitoring may be:

- to keep to regulatory rules, self-regulatory practices or procedures relevant to our business
- to prevent or detect crime
- in the interests of protecting the security of our communications systems and procedures
- to have a record of what we have discussed with you and actions agreed with you
- to protect you and to provide security for you (such as in relation to financial crime risks on your account)
- for quality control and staff training purposes.

We may conduct short term carefully controlled monitoring of your activities on your savings account where this is necessary for our legitimate interests or to comply with our legal obligations. For instance, where we suspect fraud, money laundering or other crimes.

Telephone calls between us and you in connection with your application and the savings product may be recorded to make sure that we have a record of what has been discussed and what your instructions are. We may also record these types of calls for quality control and staff training purposes.

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### How long do we keep your personal data?

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Unless we explain otherwise to you, we will hold your personal data for the following periods:

- **Retention in case of queries.** We will retain the personal data that we need to keep in case of queries from you (for instance, if you apply unsuccessfully for a product or service) for 1 year unless we have to keep it for a longer period (see directly below).
- **Retention in accordance with legal and regulatory requirements.** We will retain the personal data that we need to keep even after the relevant contract you have with us has come to an end for 6 years and this will be to satisfy our legal and regulatory requirements.
- **Retention in case of claims.** We will retain the personal data that we need to keep for the period in which you might legally bring claims against us which in practice means 6 years after your account is closed.

If you would like further information about our data retention practices, contact us.

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### What are your rights under data protection laws?

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Here is a list of the rights that all individuals have under data protection laws. They do not apply in all circumstances. If you want to exercise any of them, we will explain at that time if for some reason they are not applicable.

|                               |  |
|-------------------------------|--|
| <b>Right to be informed</b>   | You can ask about how we collect and use your data, and how long we keep it for.             |
| <b>Right of access</b>        | You can ask for a copy of your data, commonly referred to as a Subject Access Request (SAR). |
| <b>Right to rectification</b> | You can ask us to correct any errors with your data.   |
| <b>Right to erasure</b>       | You can request that we delete your data.  |

|   |   |
|---|---|
| <b>Right to restrict processing</b>                                     | You can ask us to limit how we use your data.   |
| <b>Right to data portability</b>  | You can ask us to transfer your data.   |
| <b>Right to object</b>  | You can ask us to stop processing your data, although in some cases we may continue to do so.   |
| <b>Rights related to automated decision-making, including profiling</b> | You have some protections against automated decision making and profiling. You can request information about the processing that takes place, and ask for human intervention or challenge a decision. |

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

If you want to exercise any of these rights with Credit Reference Agencies, Fraud Prevention Agencies, or Money Laundering Prevention Services, you should contact them directly.

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### **Data anonymisation and use of aggregated information**

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Your personal data may be converted into statistical or aggregated data which cannot be used to re-identify you. It may then be used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described in this privacy notice.

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### **Your marketing preferences and what this means**

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We may use your home address, phone numbers, email address to contact you according to your marketing preferences. This means we do this only if we have a lawful basis which allows it under data protection laws – see above for what our lawful basis for marketing is. You can stop our marketing at any time by emailing [marketing@bibs.co.uk](mailto:marketing@bibs.co.uk) or writing to our Head Office or by following the instructions on how to do that in the marketing email or other communication.

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### **Data privacy notices from other organisations**

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We have mentioned that we share your personal data with Credit Reference Agencies and Financial Crime Prevention Agencies (such as Money Laundering Prevention Services and Fraud Prevention Agencies). Further information and the relevant Privacy Notices are available if you ask.

The identities of the CRAs, their role as Financial Crime Prevention Agencies, the data they hold, the ways in which they use and share personal data, data retention periods and your data protection rights with the CRAs are explained in more detail at <https://ico.org.uk/for-the-public/credit/>. A Credit Reference Agency Information Notice (CRAIN) is also accessible from each of the three CRAs – following any of these three links will also take you to the same CRAIN document:

TransUnion      [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)

Equifax          [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)

Experian         [www.experian.co.uk/crain](http://www.experian.co.uk/crain)