

Introduction to how Nationwide uses your information

Introduction

This leaflet tells you about how, why and when we use your personal information. Protecting your privacy is our priority and we're committed to taking good care of any data that you share or we collect. If you have any questions about this, don't hesitate to get in touch. We'll be more than happy to help.

As a building society, we're big on trust. We will always:

- ✓ Look after your personal information with the same care that we do your finances.
- ✓ Use robust security processes to keep your personal details safe and sound.
- ✓ Keep your best interests at heart and be transparent about how we use your information.

If after you've had a read, you're still curious to find out more, including how to contact us, just head over to nationwide.co.uk/privacy, pop into a branch or call us.

Who uses your information?

A Data Controller is the organisation who decides how to use your personal information. Nationwide Building Society has other companies that make up our group e.g. The Mortgage Works (UK) plc. When we say 'Nationwide', 'we', 'us' or 'our', we mean the Nationwide business that is the data controller of your information.

What information about me does Nationwide collect and keep?

Mainly it's the obvious stuff – your name, date of birth, address, and details about the accounts and products you have with us, as well as things like how often you use your account and how you access it (e.g. by going online or visiting us in branch).

Some information we get is what's called 'special category data'. It's another way of describing info that is more sensitive than, say, your name or address. It may be something that tells us about your health, or what your political views and religious beliefs might be. For the most part, the only special category data we might see is info that tells us about your health or biometric data e.g. your fingerprint and facial features for our facial recognition technology. Wherever possible we'll ask for your permission before we collect this type of special category data. However, if you write to us or log into the Internet Bank, then we'll assume you're happy for us to record this information (unless you ask us not to).

If someone else (such as a parent or guardian) gives us information on your behalf, we'll record that too – along with their details.

Where does Nationwide get my information from?

Most of the information we have will have been given to us by you or on your behalf. Normally, this will be when an account's opened by you – or someone else, like a parent or guardian, opens one for you. We also get information when you start to use your account, product or service.

Other information might be collected when you visit us in branch, use the Internet Bank or call us.

Sometimes we get information from what's called 'third parties'. These are just other organisations we're in touch with that help us when we're offering you a product or service. For example, if you're over 18 we may be sent information by credit reference agencies if you ask us for a loan to buy something big, or you ask for a credit card. These types of agencies tell us whether they think you'll be able to pay the money back.

Just remember – if you're giving us personal information about someone else (e.g. you're applying for a joint account), then please make sure you've got their permission to share it with us first.

Who uses your information?

We want to give you the best service possible. So any information we have is used to help us look after your accounts and offer the right products and services to you. It also helps us run our business.

Some examples of this are to:

- Make sure it's you when you apply for products and services.
- Manage your accounts and allow you to use our services, such as the Internet Bank.
- Consider whether a product you're asking for is right for you.
- Stop financial crime like fraud (when someone might pretend to be you).
- Provide products and services from other organisations, such as our insurance partners.
- Help you if you're struggling to make payments or recover any money you owe us.
- Send you marketing information about our products and services, if you've agreed to receiving these sorts of updates.
- Create new products and services.

No matter what, you can be sure that we'll only use your information if:

- We need it to manage your account, as part of the agreement between us.
- We have to do something by law, such as checking it's you when you open an account.
- We need it to run our business in the right way e.g. by making sure a product you've asked for is right for you.

Who else can you share my information with?

We share information within the Nationwide Group and with organisations working on our behalf. And if you've asked a person or organisation to do something on your behalf, we'll share information with them too.

We may also share information with other organisations, such as fraud prevention agencies.

Also, once you turn 18 there may be times when we'll need to share your info with credit reference agencies. This is to let them know how you manage your account, so they can make sure the product you're applying for is right for you. Just so you know, a record of this may remain on file, which will be seen and used by other lenders if you apply for credit products through them at a later date.

Do you ever send my information outside the UK?

Sometimes. For example, if we use a 'third party' to help us manage your account. Don't worry though – your safety and security is the most important thing to us. So if we ever send info abroad, we always make sure it's properly protected.

How long do you keep my information for?

We keep your information for as long as it's needed to make sure we can manage your account(s) properly. Sometimes, the law or banking rules also tell us how long we have to keep information for – if they do, then we will follow that.

Do I have any rights when it comes to my info?

Of course! It's your personal information and you have quite a few rights – including the right to:

- access your information
- correct it
- erase it
- transfer it
- restrict it
- disagree with or take away your permission around how we use it.

It's important to know that these rights might not always be available to you, and it depends on each situation. We promise, though, that we'll always consider your request and get back to you as soon as we can (within a month or less).

If you'd like to find out more about your rights, please ask to see our full 'privacy statement' in branch, or visit nationwide.co.uk/privacy

You also have the right to complain to the Information Commissioner's Office. This is the person who oversees how people's information is used in the UK. Their details can be found at ico.org.uk

What about marketing information?

We'll only send you marketing information if you've told us it's okay for us to do so. We won't send you marketing information if you are under 18. We'll never pass your information to a third party so they could send marketing information to you.

What if I change my mind about you using my information for marketing?

We only want to send you things we think you'll be interested in. So if you change your mind, it's no problem. You can do this at any time by either:

- Visiting the 'preference centre' in the Internet Bank, or
- Writing to us, or
- Asking your local branch to do this for you, or
- Updating your preferences via the Banking app.

How do I let you know if my personal information changes?

If you change your phone number, email address or name, or if you move to a different address, you can give us your updated details in branch, by telephone or through the Internet Bank.

If you've opened an account or policy with another organisation that we've introduced you to, e.g. one of our insurance partners, then you'll need to contact them directly to tell them about any changes.

Is it always a person who decides how my information's used?

Not always. Sometimes we may use automated processes to understand certain things about you. To do this we use computers to look for patterns in how you, and people like you use our products and services. This is called profiling and helps us to make sure we provide the right products and services for you. We also use a process called automated decision making. This could include automated checks to help identify and stop financial crime (such as fraud) or where certain checks are needed to see if you're able to have the product or service you've asked for.

Sometimes, you may have the right to have these decisions looked at again if you're not happy with the first result. If you'd like to find out more, please ask in branch or visit nationwide.co.uk/privacy

Do you ever use people's information if they're not a Nationwide member or customer?

Now and again we may collect information about people who aren't customers or members. For example, if an adult's opening an account on the behalf of a child – or if someone's helping a member or customer whose first language isn't English.

Where can I find more information?

Just pop into your local branch for a copy of, 'How Nationwide uses your information' which goes into a lot more detail. Or download a copy at nationwide.co.uk/privacy

Are there any other ways you keep track of me or my information?

To help keep our members, visitors and teams safe, we use CCTV in all of our branches.

We also use cookies on our website. All this means is that when you visit us online, a cookie is downloaded onto your PC, laptop, smartphone or tablet – so if you visit us again, your device will send it back to the site. Doing this, allows the website to 'know' if you've visited before, helping us tailor what you see to make your visit more interesting or relevant for you. You can find out more about cookies at nationwide.co.uk/cookies

Do you ever change your privacy statement?

From time to time we'll update or amend it. You can check for updates in branch or online at nationwide.co.uk/privacy

Just ask in branch

Visit nationwide.co.uk

You can receive this document and others like it, in Braille, large print or on audio CD. Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

If you have hearing or speech difficulties:

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language. Just visit Signvideo.co.uk

To find out about other ways we may be able to help, search 'accessibility tools' on nationwide.co.uk