

Helping to manage your accounts and relationships with us

When do we process your information?	Why do we process your information?	Who might we share your information with?
<p>When you apply for a product or service with us, either directly or through an intermediary.</p>	<p>It's part of your agreement with us that you'll provide us with certain information before we can offer you a product.</p> <p>When applying for a credit product, decisions are often made through automated means. This is so that we can work out your eligibility and whether we're able to enter into an agreement with you. You'll find more information on this under the Automated Decision Making section.</p>	<p>Credit reference agencies, fraud prevention agencies.</p> <p>An insurer working with Nationwide (depending on the product).</p> <p>Referees, intermediaries and your employer (e.g. when confirming your income as part of a mortgage application).</p> <p>Other financial providers (e.g. when switching a current account or transferring an ISA).</p> <p>People or organisations acting on your behalf.</p>
<p>When providing the services and benefits offered as part of your relationship with us. For example, when we're issuing cards, administering payments on a current account or paying interest on a savings product.</p>	<p>It's part of your agreement with us that we will provide you with these services.</p> <p>We use your information and profiling when providing your services to ensure:</p> <ul style="list-style-type: none"> - You can maintain access to your products (e.g. replacing expired cards). - You continue to meet the eligibility requirements for the account or additional benefits provided. - You can manage your money and outgoings effectively (e.g. MoneyWatch). - Your product remains appropriate. <p>This allows us to be fair and consistent in the way we treat our members, provide you with your information in a clear and concise way and ensure you receive the level of service you would expect.</p> <p>There may be activities you request that we complete in relation to your account (e.g. send a payment) where we require your authority to continue.</p>	<p>HMRC and other government agencies (e.g. DWP).</p> <p>Credit reference agencies, fraud prevention agencies.</p> <p>Suppliers acting on our behalf.</p> <p>People or organisations acting on your behalf.</p> <p>An insurer working with Nationwide (depending on the product).</p> <p>Payment processors (e.g. BACS) and card associations (e.g. Visa).</p> <p>Organisations providing data services to support us in managing our relationship with you and operating our business.</p> <p>Other banks and building societies, so that people or organisations making payments to your account can confirm that the name they have for you, matches the account name we have in our records.</p>
<p>To manage and administer your membership with Nationwide.</p>	<p>This processing is applicable for those who are, or have been a member of Nationwide.</p> <p>If you are an eligible member of Nationwide, we are legally obliged to provide you with information in relation to your membership (e.g. the opportunity to vote at our AGM).</p> <p>Nationwide has legitimate interests where it is necessary to use your information to identify members and will use profiling to do so. This is because Nationwide is committed to being fair and consistent in the way we treat our members and to provide them with benefits and preferential rates and services.</p>	<p>Suppliers acting on our behalf.</p> <p>The Electoral Reform Service.</p>

<p>To provide members with access to additional ways to pay or bank, that suit their needs (e.g. when registering and using our Mobile Banking app).</p>	<p>It's part of your agreement when registering for the service that you'll provide certain information to us or we'll use information we already hold about you.</p> <p>Nationwide has a legitimate interest where it is necessary to collect certain information about the device used to access our online banking services, so we can create a device ID which is held with your customer profile. This is so we can have appropriate controls in place to protect your financial security as well as that of our other members and customers when using these services.</p> <p>Also, to make sure it is genuinely you using our Mobile Banking app we may rely on biometric information. We will use behavioural biometrics to detect and prevent financial crime and may use face biometrics, held by our trusted third parties, if you have registered an image of your face and given your consent. More information is provided in the Collecting 'special category' and sensitive personal information section.</p> <p><i>Just so you know – Nationwide does not use the device ID created for any other purpose than protecting your financial security. Our supplier has the potential to collect additional information about your device (e.g. information about other apps you have), but they do not do so when you are using our Mobile Banking app.</i></p>	<p>Suppliers acting on our behalf.</p> <p>Paym if you have registered for this service.</p>
<p>To send you communications to service your account.</p>	<p>As part of your agreement with us, we need to send you certain communications, such as your statement and confirmation of interest rates.</p> <p>We also have legitimate interests to send certain service communications, where necessary. This is due to our obligations as a responsible lender, our regulators' guidance and best practice. We'll make sure the way we process your information is not unfair to you.</p>	<p>Suppliers acting on our behalf.</p>
<p>To manage your queries and complaints.</p>	<p>We have legitimate interests to use your information where necessary to investigate and respond to any complaints you have raised with us.</p> <p>This is because we're committed to resolving any queries and complaints in a timely manner and will need to process your information to do so. We also have to comply with our regulatory obligations and guidance. We will make sure the way we process your information is not unfair to you.</p>	<p>Financial Ombudsman Service and regulators, such as the Information Commissioners Office (ICO).</p> <p>Third parties on your behalf (with your authority), such as your MP, solicitor, claims management company.</p> <p>Where your complaint relates to a Nationwide insurance policy, we'll share necessary information with the insurer to resolve your complaint.</p> <p>Intermediaries, where your complaint relates to services provided to you by a broker or intermediary.</p>
<p>To assess and accommodate our service to meet customer needs.</p>	<p>We have legitimate interests to collect and use your personal data to work with you through challenging times and ensure it is easy for everyone to use our products and services. We'll make sure the way we process your information is not unfair to you.</p> <p>This is because of our obligations as a responsible lender in line with regulators' guidance and best practice. We also have obligations to comply with the Equality Act 2010 and ensure our services are accessible to all.</p> <p>You may provide us with special category data, such as health information, so that we can understand your specific circumstances and provide you with the service and/or additional support that may be required.</p> <p>In most cases, we will ask for your consent when collecting this information. However, if you contact us by post or online we will assume you are happy for us to record the information unless you tell us not to.</p>	<p>When necessary, we'll provide information to our service providers to administer the request on our behalf.</p> <p>Where you have insurance products with third parties (e.g. the underwriters of our home insurance), we'll share this information with them to ensure that they provide you with the same level of service.</p> <p>Third parties on your behalf (with authority) such as a family member, the Citizens Advice Bureau and Macmillan Cancer Support.</p>
<p>To make sure the information we hold about you is accurate and of good quality.</p>	<p>We have legitimate interests to analyse the quality and completeness of our data and the information we hold about you where necessary. We will use profiling as part of this activity.</p> <p>This is because data quality is vital to us. And we're required by law to provide reports to our regulators, ensure that data is in line with Business Validation rules and can be used to make strategic decisions. We'll make sure the way we process your information is not unfair to you.</p>	<p>Suppliers on our behalf.</p> <p>An insurer working with Nationwide (depending on the product).</p> <p>Aggregated level information will be disclosed to regulators.</p>

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk)

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

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