

Personal information

and how we use it

Britannia

part of The **co-operative** bank

We like to **keep you** in the **picture**

There are all sorts of reasons why we hold your personal information. As well as being legally obliged to keep personal records, we also use your information to help provide you with the best service possible. This can be anything from keeping you up to date with other products that may interest you, to helping us answer your queries quickly, accurately and without fuss.

Because it's your information, it's only right that you know what we hold, why and what happens to it. This guide is here to put you in the picture and if there's anything else you'd like to know, just feel free to ask.

How we use your personal information

From time to time we may write, phone or email you to tell you about other Britannia products and services that we think you might be interested in. Of course if you'd rather not hear about these, it's your right to opt out and we'll make sure no marketing literature is sent. Just give us a call or visit your local branch.

As your privacy is always important to us, we'll never give your information to companies outside The Co-operative Group for their marketing purposes. We won't disclose any information without your say so, or unless we're required to by law. We'll also tell you if any of our products or services involve a third party organisation and we'll never involve a third party to process your data unless we're 100% sure customer information is kept secure and confidential.

Why we use your information

From helping us to protect you against financial crime to managing your mortgage, your personal information works for you and your security in so many different ways:

Maintaining great service

- Keeping your records up to date (eg. investments, mortgages, insurances).
- Ensuring you're receiving the right service for your needs.
- Keeping you informed about other products and services.
- Responding to your account queries.
- Keeping our systems updated.

Other uses

- Sharing information with credit reference agencies for credit checking (this information may be shared with other organisations for the same purpose).
- Carrying out automated credit risk checks.
- Sharing information with collection agencies and legal representatives.
- Sharing information with other lenders and organisations to prevent financial crime.
- Sharing information for market research to develop goods and services.
- Sharing information with other companies within The Co-operative Group (see 'about Britannia and The Co-operative Group').
- Telephone conversations may be recorded and/or monitored for security, internal training and account management.

- Sharing information by formal request with regulatory authorities.
- Sharing information in response to legislative/court orders.
- Sharing information with law enforcement agencies to assist in crime investigation.
- Verifying identity electronically.

How we get the information we hold

- Directly from you, usually when you open an account or other product with us (e.g. name, address, date of birth, telephone number, nationality, occupation, bank account details).
- From third parties such as credit reference agencies (e.g. your credit rating).
- From your legal and/or financial representatives.
- From other organisations to assist in the prevention and disclosure of crime.
- Images from CCTV when you visit us.

About Britannia and the Co-operative Group

One of the many benefits of Britannia is that we are part of The Co-operative Group, the largest consumer co-operative in the world, which includes:

- Food
- Financial Services
- Travel
- Pharmacy
- Funeral care
- Legal services
- Electronics

Britannia is a trading name of The Co-operative Bank p.l.c., which is ultimately owned by The Co-operative Group.

This means we we don't have external shareholders to answer to like other UK banks.

How to protect your personal information

You can be sure that Britannia will treat your personal information confidentially, but to stop other companies using your personal details to send unsolicited mail, calls, emails or faxes, you are free to register with these preference services:

Mailing Preference 0207 291 3310
Registration line 0845 703 4599
Telephone Preference 0207 291 3320
Registration line 0845 070 0707
Fax Preference 0207 291 3330
Registration line 0845 070 0702

For more details, please see the Direct Marketing Association's website at dma.org.uk

Data Protection legislation

The Data Protection Act 1998 imposes obligations on users of personal information and lays down principles for its use. One principle states that information has to be processed fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us. The Data Protection Act obliges organisations to lodge a notification with the Information Commissioner describing the purposes for which they process personal information. These details are publicly available from the Commissioner's office at:
Wycliffe House,
Water Lane, Wilmslow,
Cheshire SK9 5AF.
Alternatively you can call 01625 545745, fax 01625 524510 or visit the Commissioner's website at ico.gov.uk

Knowing your rights

When it comes to your personal information, here are details of your rights under the Data Protection Act.

- Access to personal data (subject access). You may request by writing to the Data Controller, details of the information that we hold about you and the purpose(s) for which it is held. We will provide the information, in a permanent form, as at the time of the request, subject to any routine processing continuing between that time and the time of response. Provision of such information will be subject to a charge (as permitted by the Act) currently £10 (cheque made payable to Britannia). Your request will be met within 40 days of receiving the request, or, if later, of receipt of the fee and any supplementary information needed, to establish your relationship with Britannia or verify your identity.
- You are entitled, by notice in writing, to require us to cease (or not to begin) processing personal data on the grounds that it is causing or is likely to cause substantial damage or distress to you or to another and that damage or distress is, or would be unwarranted. This does not apply where you have consented to the processing, the processing is necessary for entering into, or for the performance of a contract, the processing is necessary for compliance with a legal obligation, or the processing is necessary to protect your vital interests.

- You are entitled, by notice in writing, to require us to stop using information about you for the purposes of direct marketing. Direct marketing means the communication (by whatever means) of any advertising or marketing material which is directed to you. We will however, continue to send you information as required by legislation/regulation, such as account statements, changes to your account terms and conditions or interest rates and account maturity letters.

The Data Controller

The Data Controller is The Co-operative Bank p.l.c., whose principle address is: P.O. Box 101, 1 Balloon Street, Manchester, M60 4EP.

The Information Commissioner

If you'd like to know more about your rights when it comes to protecting your personal data, just write to:

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

Alternatively you can call the switchboard on 01625 545700 or the information line on 01625 545745. Or visit ico.gov.uk

Proving your Identity

When you become a new customer we will need to confirm your identity. Wherever possible we will verify your identity electronically by carrying out a search with a credit reference agency. This is not a credit search and will only record that an identity check has been completed. If we are unable to verify your identity electronically, we will ask you to provide other documentation. Once you become a customer, we may also check your identity from time to time e.g. if you have not used your account for sometime or mail has been returned to us by the post office.

Credit Referencing

When you apply for a credit based product such as a mortgage, home owners loan, credit card or personal loan, we'll carry out a search with a licensed credit reference agency. The agency will keep a record of the search and after you open the account, they'll receive regular information about how you use it. This may be used by other lenders to make decisions on future applications for credit. It may also be used for debt tracing and to prevent financial crime.

You have the right to apply to the credit reference agencies for a copy of your credit file for a small non-returnable fee. To help them find your details, simply write to them with details of your name, address, postcode, and any other address you have lived at in the last six years. If there's anything on your credit file which is incorrect, you have the right to ask the agency to add a Notice of Correction.

On a joint application for any of our credit based accounts, a credit reference agency would make an association linking the financial records of the applicants. If you apply for access to information held at a credit reference agency, you'll receive information relating to yourself only and the name of any associate. This linking will continue until you successfully file a disassociation at the credit reference agency. Information held about you at a credit reference agency may already be linked to records relating to one or more of you or your partner.

Britannia mainly uses Experian Limited, although occasionally it uses Equifax or Callcredit. Their contact details are:

Experian Ltd

Consumer Help Services
PO Box 8000
Nottingham
NG80 7WF
experian.co.uk
Tel: 08702 416212

Equifax plc

Credit File Advice Centre
PO Box 1140
Bradford
BD1 5US
equifax.co.uk
Tel: 0870 010 0583

Callcredit plc

Customer Services Team
PO Box 491
Leeds
LS3 1WZ
callcredit.co.uk
Tel: 0870 060 1414

If you have been refused credit you can get advice from your local Trading Standards Department, Citizens Advice Bureau or Consumer Advice Centre. The Information Commissioner also produces a useful leaflet entitled 'No Credit?'. You can obtain a copy on the Information Commissioners website or by telephoning 0870 44 21 211.

Credit Scoring

When you apply for a credit based account, we'll use your details to calculate your credit score. This is a fair way of assessing your credit risk and if your score is above our confidential pass level, the chances of your application being approved are high. For more information, just ask us for our credit scoring leaflet.

Protecting you from financial crime

Keeping your personal information safe is a top priority. That's why we use customer information not just to prevent crime, but to identify those responsible and to ensure that your money is safe. The way it works is simple. If any false or misleading information is given and we suspect fraud, it is passed to fraud prevention agencies. We and other organisations can then access and use this information to prevent financial crime when we:

- Check details on applications for credit and credit related accounts and facilities.
- Manage credit and credit related accounts and facilities.
- Recover debt.
- Share information for legislative or court orders.
- Share information with law enforcement agencies.

Details of the financial crime prevention agencies we use are available upon request.

When it comes to our customers' information and protecting against financial crime, there are several things that we are required to do by law:

- We must collect and record information that confirms your identity.
- We must report details of any suspicious transactions to the Serious Organised Crime Agency (SOCA).
- We must share information with bodies who have statutory powers, such as giving HM Revenue & Customs information about interest paid or charged.
- We must allow HM Revenue & Customs to audit our customers' accounts from time to time.
- We may record customers' images for crime prevention.

Britannia would never send you an email asking you to confirm any details about your account.

Confidentiality and email

Sometimes you may decide to send us an email. To help keep any information about your account or personal details private, it's always a good idea to use the secure contact forms at britannia.co.uk. Of course you're free to use your email account instead, but your information may not be as protected. To be on the safe side, limit the confidential information you include and we'll do the same when we reply.

Please note that we may keep a record of your email address and keep you posted about any products and services that may interest you. Just let us know if you don't want us to do this. We'll also never give your email address to any unauthorised third parties.

Recording our phone conversations

There's some really good reasons why we may record our phone conversations. As well as being great for security and for staff training, it means we can keep improving the service we give you and quickly resolve any issues.

Recording your CCTV images

Don't worry about being on camera because the images we record and monitor help us prevent crime, keep you and our staff safe, train our staff and develop and improve our security systems.

Caring for your personal information

Your privacy is everything at Britannia. That's why every single member of our staff is given specialist training and is responsible for keeping customer confidentiality. There are no exceptions. So you can rest easy while we make sure that all our policies and procedures are regularly reviewed and that the right security is in the right place.

And that's not all. We also:

- Only hold specific and relevant information about you.
- Keep any information about you accurate and up-to-date. To help us to do this, please let us know if any of your details change.
- Won't keep data processed for longer than is necessary. We may keep your records for a time after your account has closed to help us with any queries and comply with legislation.
- Process your information in accordance with your rights under the Data Protection Act.

Please note that from time to time we may employ agents and sub-contractors to process your information. There is always a written contract and we only work with companies who also value your confidentiality and security. If they are based in countries with no data protection laws, we'll do everything to ensure that your information remains safe.

Accessing your information

You can see what information we hold on you at any time. There may be a fee, but if any details are incorrect, we'll be more than happy to put it right. See 'knowing your rights' for more details.

Asking for sensitive information

If you apply for products such as pensions, life assurance or insurance, we may need to ask you for information that is more sensitive. This could be information related to any of the following: racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences. We'll always ask for your permission before we process this information, we'll always treat it in the strictest confidence and we'll only forward on the relevant information to the underwriting product provider.

The Financial Services Authority

We are regulated by the Financial Services Authority. Occasionally the Financial Services Authority or compliance monitoring teams audit a sample of our customer records to assess our compliance (we may also be audited by bodies such as the HM Revenue & Customs, and others, from time to time). Whenever this happens strict confidentiality conditions are always imposed.

Any questions?

If there's anything else you'd like to know, we're here to help.

Call us on 0845 121 7909*

Click on britannia.co.uk

Visit your [local branch](#)

Write to:

Data Protection,
Britannia,
Britannia House, Leek,
Staffordshire Moorlands ST13 5RG.

The information contained in this booklet is correct as at April 2010.

*Lines open 8am - 8pm Monday - Friday and 9am - 12 noon Saturdays. Telephone calls may be recorded and/or monitored.

**This leaflet is also available in large print,
Braille and on audio. For further information
please contact a member of staff.**

When you have finished with this leaflet please recycle it.

Britannia is a trading name used by The Co-operative Bank p.l.c.

Registered office: PO Box 101, 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales No. 990937.

The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

britannia.co.uk



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