

SAVINGS
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INSURANCE
FINANCIAL PLANNING

Data Protection

Your Rights Under Data Protection Laws

Effective from
25 May 2018



MANSFIELD
BUILDING SOCIETY

You have a number of rights under data protection laws. They do not apply in all circumstances. If you wish to exercise any of them we will explain at that time if they apply or not. Information on the different rights is provided below.

- The right **to be informed** – we have to be transparent with you about the processing that we do with your personal information. This is why we have a privacy notice. The information that you supply is determined by whether or not we collected your personal information directly from you or indirectly via someone else (such as a broker or other intermediary). Your right to be informed may be relevant if you consider it necessary to ask for more information about what we do with your personal information.

You can access our privacy notice at mansfieldbs.co.uk/privacy-notice, by picking up a copy from any of our branches or you can ask us to post a copy to you.

- The right to have your personal information **corrected if it is inaccurate** and to have **incomplete personal information completed** in certain circumstances. If we have disclosed the personal information in question to other organisations, we must inform them of the rectification where possible. Your rights in relation to rectification may be relevant if you consider that we are processing inaccurate or incomplete information about you.
- The right **to object** to processing of your personal information where it is based on legitimate interests, where it is processed for direct marketing (including profiling relevant to direct marketing) or where it is processed for the purposes of statistics. Your rights to object may be relevant if you wish to find out more about what legitimate interests we rely on (they are listed in our privacy notice) or about what profiling we do in relation to our direct marketing communications and activities (as mentioned in our privacy notice) for instance. There is an important difference between the right to object to profiling relevant to direct marketing in cases where that profiling activity does not have a legal effect on you or otherwise significantly affect you, and the separate right which exists under data protection laws in relation to profiling including automated decision making which has a legal effect or can otherwise significantly affect you (see below).
- The right **to restrict processing** of your personal information, for instance where you contest it as being inaccurate (until the accuracy is verified); where you have objected to the processing (where it was necessary for legitimate interests) and we are considering whether our organisation's legitimate interests override your own; where you consider that the processing is unlawful (and where this is the case) and where you oppose erasure and request restriction instead; or where we no longer need the personal information for the purposes of the processing for which we were holding it but where you require us to continue to hold it for the establishment, exercise or defence of legal claims.

t: 01623 676300

e: enquiries@mansfieldbs.co.uk

w: mansfieldbs.co.uk

- The right **to have your personal information erased** (also known as the “right to be forgotten”). This enables an individual to request the deletion or removal of personal information where there is no compelling reason for its continued processing. This right is not absolute – it applies only in particular circumstances and where it does not apply any request for erasure will be rejected. It may be relevant where the personal information is no longer necessary in relation to the purpose for which it was originally collected/processed; if the processing is based on consent which you then withdraw; when you object to the processing and there is no overriding legitimate interest for continuing it; if the personal information is unlawfully processed; or if the personal information has to be erased to comply with a legal obligation. Requests for erasure may be refused in some circumstances such as where the personal information has to be retained to comply with a legal obligation or to exercise or defend legal claims.
- The right **to request access** to the personal information held about you, to obtain confirmation that it is being processed, and to obtain certain prescribed information about how we process it. This may assist if you wish to find out what personal information we do have about you in order to then determine if you can exercise other rights (those mentioned above and below).
- The right **to data portability**. This allows individuals to obtain and reuse their personal information for their own purposes across different services; to move, copy or transfer their personal information easily from one environment to another in a safe and secure way without hindrance to usability. This right can only be relevant where personal information is being processed based on a consent or for performance of a contract and is carried out by automated means. This right is different from the right of access (see above) and that the types of information you can obtain under the two separate rights may be different. You are not able to obtain through the data portability right all of the personal information that you can obtain through the right of access.
- Rights in relation **to automated decision making which has a legal effect or otherwise significantly affects you**. This right allows individuals in certain circumstances to access certain safeguards against the risk that a potentially damaging decision is taken solely without human intervention. This right is different from the more general right to object to profiling (see above) because that other right is not tied to a scenario where there is a legal effect on you or where the processing otherwise significant affects you. Data protection laws prohibit this particular type of automated decision making except where it is necessary for entering into or performing a contract; is authorised by law; or where you have explicitly consented to it. In those cases, you have the right to obtain human intervention and an explanation of the decision and you may be able to challenge that decision.

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EXERCISING YOUR INDIVIDUAL RIGHTS

- You can make a request by writing to us at The Mansfield Building Society, Regent House, Regent Street, Mansfield, Nottinghamshire NG18 1SS, by calling us on 01623 676300 or by visiting any of our branches.
- If necessary, we will contact you to verify your identity.
- You will normally receive a full response to your request within one month of receipt.
- This may be extended by a further period of two months where requests are complex or numerous. Where this is the case, we will inform you within one month of receipt of the request to explain why an extension is necessary.
- Information will normally be provided **free of charge**. However, we may charge a fee, based on the administrative cost of providing the information, when a request is manifestly unfounded or excessive. Where we charge a fee we will notify you of this within one month of receipt of the request.
- If you wish to exercise any of these rights against the Credit Reference Agencies, the Fraud Prevention Agencies, or a broker or other intermediary who is a data controller in its own right, you should contact them separately.

OTHER INFORMATION

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

Principal Office: Regent House, Regent Street, Mansfield, Notts NG18 1SS

Contact: t: 01623 676300

e: enquiries@mansfieldbs.co.uk

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Branch Offices: 25 Market Place, Mansfield, Notts, NG18 1JA

48 Station Street, Kirkby in Ashfield, Notts, NG17 7AS

53 Portland Square, Sutton in Ashfield, Notts, NG17 1AZ

91 New Square, Chesterfield, Derbys S40 1AH

Tel: (01623) 676350

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The Mansfield Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference number 206049.

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