MANSFIELD
BUILDING SOCIETY

YOUR PERSONAL INFORMATION AND WHAT WE DO WITH IT

WHO WE ARE AND HOW TO CONTACT US

The Mansfield Building Society of Regent House, Regent Street, Mansfield, Nottinghamshire, NG18 1SS is a data controller of your personal information. This means information that is about you or from which we can identify you. This privacy notice describes how we deal with your personal information. 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 in the ways explained in this privacy notice. When we use terms such as **we**, **us** and **our** in this notice, we mean The Mansfield Building Society.

We can be contacted on 01623 676300 if you have any queries about this privacy notice or wish to exercise any of the rights mentioned in it.

You will see at the end of this privacy notice that we mention the privacy notices of Fraud Prevention Agencies and Credit Reference Agencies. We do need to share these with you. Please read them carefully and contact those organisations if you have questions (their details are in the notices).

This privacy notice may be updated from time to time. This means we may send you an updated copy (depending on whether we are required to do that or not).

HAVE YOU BEEN INTRODUCED TO US BY A BROKER OR OTHER INTERMEDIARY?

Our mortgage products and services are available direct from us as well as through professional and financial advisers and anyone else who acts as a person sitting in between you and us in relation to what we do for you. In this notice we will call these persons “brokers and other intermediaries”.

When a broker or other intermediary processes your personal information on our behalf, this privacy notice will apply and you should contact us to exercise your rights under data protection laws. When a broker or other intermediary processes your personal information as a data controller in its own right, its own privacy notice will apply and you should ask them for a copy if you do not have one by the time you are introduced to us.

WHAT KINDS OF PERSONAL INFORMATION ABOUT YOU DO WE PROCESS?

This will depend on the products or services you apply for and (if your application is successful) obtain from us. Before we explain what particular information we need in relation to our mortgage and savings products we will explain what information is relevant to all of our products and services including our mortgage and savings products.

PERSONAL INFORMATION THAT WE GENERALLY PROCESS IN CONNECTION WITH ALL OUR PRODUCTS AND SERVICES

This includes:

- Your title, full name, your contact details, including for instance your email address, home and mobile telephone numbers;
- Your home address, correspondence address (where different from your home address) and address history;
- Your date of birth and/or age, e.g. to make sure that you are eligible to apply for the product and/or that it is suitable for you;
- Your nationality, if this is necessary for us to comply with our legal and regulatory requirements;

- Records of how you have contacted us and, if you get in touch with us online, details such as your mobile phone location data, IP address and MAC address;
- Personal information which we obtain from Fraud Prevention Agencies (see the section on 'Fraud Prevention Agencies' below); and
- Some special categories of personal data, such as about your health, or if you are a vulnerable customer (more details below).
- Biometric information may be captured and may be held by our trusted third parties and us when used to manage your products and services. Biometric data may include your fingerprint, a biometric map of your face and the selfie you provide.

ADDITIONAL PERSONAL INFORMATION THAT WE PROCESS IN CONNECTION WITH A MORTGAGE

This includes:

- Your financial details e.g. your salary and details of other income, details of your savings, details of your expenditure, and details of account(s) held with other providers if you pay your mortgage from those account(s);
- Details about all of your existing borrowings and loans;
- Personal information about your credit history which we obtain from Credit Reference Agencies (CRAs) including data which originates from Royal Mail (UK postal addresses), local authorities (electoral roll), The Insolvency Service, Companies House, other lenders and providers of credit (who supply data to the CRAs), court judgments decrees and administration orders made publicly available through statutory public registers (see the section on 'Credit Reference Agencies' below);
- Information about your employment status including whether you are employed, retired or receive benefits;
- Information about your occupier status, such as whether you are a tenant, live with parents or are an owner occupier of the property in which you live at the time of your application;
- 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;
- Your marital status, family, lifestyle or social circumstances if relevant to the mortgage product (e.g. the number of dependents you have or if you are a widow or widower); and
- Where relevant, information about any guarantor which you provide in any application.

ADDITIONAL PERSONAL INFORMATION THAT WE PROCESS IN CONNECTION WITH A SAVINGS PRODUCT

This includes:

- Your financial details e.g. details of account(s) held with other providers if you pay into your savings product from those other account(s);
- Where a person other than the savings account holder makes a withdrawal from the account, information about that person and the transaction; and
- Information about your tax position.

JOINT APPLICANTS, GUARANTORS AND POWERS OF ATTORNEY

If you make a joint application (e.g. with your spouse, partner or a family member), we will also collect the personal information mentioned above about that person. You must show this privacy notice to the other applicant and ensure they confirm that they know you will share it with us for the purposes described in it. The "What are the legal grounds" section (below) contains reference to consent and describes some limited scenarios where it may be relevant to what we do with personal information. If we ask you to obtain consent from the joint applicant (such as for marketing) you should do that using the consent capture mechanism that we give or make available to you for that purpose.

If you apply for your mortgage with a guarantor, that person will see this privacy notice when they submit their own personal information to us because they must sign the application form and provide their details in the application.

If there is somebody who has power of attorney over your affairs, that person will see this privacy notice when we make contact with them directly.

MANSFIELD BUILDING SOCIETY

WHAT IS THE SOURCE OF YOUR PERSONAL INFORMATION?

We will generally collect your personal information from you directly. If you are introduced to us by a broker or other intermediary, we will obtain some personal information about you indirectly from them when they introduce you to us.

In addition, we obtain your personal information from other sources such as Fraud Prevention Agencies, Credit Reference Agencies (CRAs), your employer, landlord, other lenders, HMRC, DWP, publically available directories and information (e.g. telephone directory, social media, internet, news articles), debt recovery and/or tracing agents, other organisations to assist in prevention and detection of crime, police and law enforcement agencies.

Some of the personal information obtained from CRAs will have originated from publicly accessible sources. In particular, CRAs draw on court decisions, bankruptcy registers and the electoral register (also known as the electoral roll). We explain more about CRAs below. We have also mentioned above in the lists of personal information that we process some of the CRAs' other sources of information (which are our own source of information too).

WHAT ARE THE LEGAL GROUNDS FOR OUR PROCESSING OF YOUR PERSONAL INFORMATION (INCLUDING WHEN WE SHARE IT WITH OTHERS)?

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

1) Processing necessary **to perform our contract with you (for the mortgage or savings product) or for taking steps prior to entering into it (during the application stage)**:
   a) Administering and managing your mortgage or savings account and services relating to that, updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt in respect of mortgage arrears;
   b) Sharing your personal information with other payment services providers such as when you ask us to share information about your account with them;
   c) All stages and activities relevant to managing your mortgage or savings account including enquiry, application, administration and management of accounts, illustrations, requests for transfers of equity, setting up/changing/removing guarantors; and

2) For some of our profiling and other automated decision making (see PROFILING AND OTHER AUTOMATED DECISION MAKING section below). Where we consider that, on balance, it is appropriate for us do so, processing necessary **for the following legitimate interests** which apply to us and in some cases other organisations (who we list below) are:

   a) Administering and managing your mortgage or savings account and services relating to that, updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt in respect of mortgage arrears;
   b) To test the performance of our products, services and internal processes;
   c) 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 Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme;
   d) For management and audit of our business operations including accounting;
   e) To carry out searches at Credit Reference Agencies pre-application, at the application stage, and periodically after that;
   f) To carry out monitoring and to keep records (see below);
   g) To administer our good governance requirements such as internal reporting and compliance obligations or administration required for membership processes (including Annual General Meeting communications);
   h) For market research and analysis and developing statistics;
   i) For direct marketing communications;

j) For some of our profiling and other automated decision making, in particular where this does not have a legal effect or otherwise significantly affect you (see PROFILING AND OTHER AUTOMATED DECISION MAKING section below); and

k) When we share your personal information with these other people or organisations;
   - Joint account holders, trustees and beneficiaries and any person with power of attorney over your affairs (in each case only if relevant to you);
   - Your guarantor (if you have one);
   - Other payment services providers such as when you ask us to share information about your account with them;
   - Other account holders or individuals when we have to provide your information to them because some money paid to you by them should not be in your account;
   - The broker or other intermediary who introduced you to us or is acting on your behalf;
   - 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 Ombudsman, the Information Commissioner's Office and under 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 information directly with relevant tax authorities overseas (instead of via HMRC);
   - Other organisations and businesses who provide services to us such as debt recovery agencies, valuation panel managers, back up and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions;
   - Buyers and their professional representatives as part of any restructuring or sale of our business or assets;
   - Local Authorities, where an agreement is in place to provide mortgage facilities under a joint scheme on a specific product only;
   - Credit Reference Agencies (see below where we explain more and refer to a link to more information); and
   - Market research organisations who help us to develop and improve our products and services.

3) Processing necessary **to comply with our legal obligations**:

a) For compliance with laws that apply to us;
b) For establishment, defence and enforcement of our legal rights;
c) For activities relating to the prevention, detection and investigation of crime;
d) To carry out identity checks, anti-money laundering checks, and checks with Fraud Prevention Agencies pre-application, at the application stage, and periodically after that.
e) To carry out monitoring and to keep records (see below);
f) To deal with requests from you to exercise your rights under data protection laws;
g) To process information about a crime or offence and proceedings related to that (in practice this will be relevant if we know or suspect fraud); and
h) When we share your personal information with these other people or organisations:
   - Joint account holders, Trustees and beneficiaries, and the person with power of attorney over your affairs;
   - Your guarantor (if you have one);
   - Other payment services providers such as when you ask us to share information about your account with them;
   - Other account holders or individuals when we have to provide your information to them because some money paid to you by them should not be in your account;
   - Fraud Prevention Agencies;
   - Law enforcement agencies and governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme (depending on the circumstances of the sharing); and
   - Courts and to other organisations where that is necessary for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations.

4) Processing with your **consent**:

a) When you request that we share your personal information with someone else and consent to that;
b) For direct marketing communications;
c) For some of our profiling (see PROFILING AND OTHER AUTOMATED DECISION MAKING section below)
d) For some of our processing of special categories of personal data, such as about your health, or if you are a vulnerable customer (and it will be explained to you when we ask for that explicit consent what purposes, sharing and use it is for.)

5) Processing for a **substantial public interest** under laws that apply to us where this helps us to meet our broader social obligations such as:

a) Processing of your special categories of personal data, such as about your health, or if you are a vulnerable customer.
b) Processing that we need to do to fulfil our legal obligations and regulatory requirements.
c) When we share your personal information with other people and organisations (e.g. your relatives, social services, your carer, the person who has power of attorney over your affairs) if they need to know that you are a vulnerable customer.

WHEN AND WHY WE USE CCTV

CCTV systems are used throughout our branch network. The use of CCTV is necessary for our legitimate business interests and we process information collected via CCTV for the purposes of:

- security;
- the prevention and detection of financial crime;
- training;
- improving the quality of our services;
- the safety of our customers and employees.

We will only use CCTV footage for the above purposes and will only retain it for as long as it is needed. We will only share it in limited circumstances, such as when we are permitted or required to comply with a legal or statutory requirement (e.g. in response to a Police request).

HOW AND WHEN CAN YOU WITHDRAW YOUR CONSENT?

Much of what we do with your personal information is not based on your consent, instead it is based on other legal grounds. 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. The consequence might be that we cannot send you some marketing communications or that we cannot take into account special categories of personal data, such as about your health, or if you are a vulnerable customer (but these outcomes will be relevant only in cases where we rely on explicit consent for this).

We will tell the broker or other intermediary who introduced you to us that you have withdrawn your consent only if it is our data processor (this means an organisation who is processing personal information on our behalf) or if we are required to do so when you exercise certain rights under data protection laws. You should make sure to contact them directly to withdraw your consent for what they do with your personal information as a data controller in their own right.

To comply with payment services regulations we have to share some of your personal information with other payment service providers in some circumstances such as when you ask us to share information about your account with them. Whilst those payment services regulations mention ‘consent’ for this, ‘consent’ in that context does not have the same meaning as ‘consent’ under data protection laws. The legal grounds which may be relevant to this are compliance with our legal obligations, performance of our contract with you, our legitimate interests, or a combination of these. This is why if you ask to withdraw consent from what we do with your

personal information where we need to have it for the purpose of the payment services regulations, we may still have to hold and use your personal information.

IS YOUR PERSONAL INFORMATION TRANSFERRED OUTSIDE THE UK OR THE EEA?

We are based in the UK but sometimes your personal information may be transferred outside the UK or the European Economic Area (EEA). If it is processed within Europe or other parts of the European Economic Area then it is protected by European data protection standards. Some countries outside the EEA do have adequate protection for personal information under laws that apply to us. We will make sure that suitable safeguards are in place before we transfer your personal information to countries outside the EEA which do not have adequate protection under laws that apply to us. Your personal information will be transferred to India in respect of our Core System Provider (Sopra Steria Ltd) and may be transferred outside the EEA by our External Auditors (Forvis Mazars Group).

Safeguards include contractual obligations imposed on the recipients of your personal information. Those obligations require the recipient to protect your personal information to the standard required in the EEA. Safeguards also include requiring the recipient to subscribe to 'international frameworks' intended to enable secure data sharing and where the framework is the means of protection for the personal information. If you require additional information, this can be obtained by submitting a written request to us at Regent House, Regent Street, Mansfield, Nottinghamshire NG18 1SS.

HOW DO WE SHARE YOUR INFORMATION WITH CREDIT REFERENCE AGENCIES?

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("**CRAs**"). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us. To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, 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 your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail on our website at mansfieldbs.co.uk. The Credit Reference

Agency Information Notice (CRAIN) is also accessible from each of the three CRAs through www.transunion.co.uk/crain, www.equifax.co.uk/crain and www.experian.co.uk/crain.

HOW DO WE SHARE YOUR INFORMATION WITH OTHER FINANCIAL INSTITUTIONS?

Confirmation of Payee (COP)

We are a participant of Confirmation Payee (CoP). CoP has been developed to provide customers of the UK payments industry with a way to check the name on the account details of the person/entity they wish to pay (or be paid by). In other words, CoP may be used to verify the account details of either a Payer and/or a Payee. The key objective of CoP is to reduce the incidences of misdirected payments; in particular, "Authorised Push Payment" fraud which is of significant detriment and a concern to Customers in the UK payments market.

For any electronic payment sent to a Mansfield Building Society savings or mortgage account, the paying financial institution will send a request for Mansfield Building Society to confirm that payee details entered for the payment, match the account details held at Mansfield Building Society. For the purposes of CoP, your personal data is not shared directly with the financial institution, however we will respond to a CoP request to confirm whether or not the payee details (account number and name) are correct.

You may have the right to opt out of CoP in certain circumstances. For more information about opting out of CoP, please visit our website

Processing of personal data for the purpose of CoP is necessary to comply with our legal obligations.

Fraud Prevention and Authorised Push Payment Fraud Claims

We may share your personal information with banks, building societies, payment service providers, insurers, law enforcement agencies and other relevant financial institutions where necessary to investigate, prevent, detect or resolve suspected fraud, including Authorised Push Payment (APP) fraud claims. This sharing will only take place where it is permitted by law and where it is necessary to protect our customers, our organisation and the wider financial system from fraudulent activity.

HOW DO WE SHARE YOUR INFORMATION WITH FRAUD PREVENTION AGENCIES?

The personal information we collect from you will be shared with Fraud Prevention Agencies who will use it to prevent fraud and money laundering and to confirm your identity. How we share your information with Fraud Prevention Agencies is explained in more detail on our website at mansfieldbs.co.uk.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you.

WHAT SHOULD YOU DO IF YOUR PERSONAL INFORMATION CHANGES?

You should tell us without delay so that we can update our records by writing to us at Regent House, Regent Street, Mansfield, Nottinghamshire, NG18 1SS or by visiting one of our branches. If you were introduced to us by a broker or other intermediary who is data controller in its own right, you should contact them separately. In some cases where you exercise rights against us under data protection laws (see below) we may need to inform the broker or other intermediary but this will not always be the case.

DO YOU HAVE TO PROVIDE YOUR PERSONAL INFORMATION TO US?

We are unable to provide you with the mortgage or savings product or to process your application without having personal information about you. Your personal information 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 information 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 all other cases we will need to collect it except as follows.

In cases where providing some personal information is optional, we will make this clear. For instance we will say in application forms if alternative (such as work) telephone number contact details can be left blank.

DO WE DO ANY MONITORING INVOLVING PROCESSING OF YOUR PERSONAL INFORMATION

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, face to face meetings and other communications.

We may monitor where permitted by law and we will do this where the law requires it. In particular, where we are required by the Financial Conduct Authority's regulatory regime to record certain telephone lines (as relevant) we will do so.

Some of our monitoring may be to comply with 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 fraud risks on your account) and for quality control and staff training purposes.

Some of our monitoring may check for obscene or profane content in communications.

We may conduct short term carefully controlled monitoring of your activities on your mortgage or 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 and/or face to face meetings between us and you in connection with your application and the mortgage or 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 and/or face to face meetings for quality control and staff training purposes.

PROFILING AND OTHER AUTOMATED DECISION MAKING

This section is relevant where we make decisions about you using only technology, and where none of our employees or any other individuals have been involved in the process. For instance, in relation to transactions on your mortgage or savings account, payments into your savings account from other providers, and triggers and events such as account opening anniversaries and maturity dates. We may do this to decide what marketing communications are suitable for you, to analyse statistics and assess lending and insurance risks.

We can do this activity based on our legitimate interests (and they are listed in the section about legal grounds above) <u>only</u> where the profiling and other automated decision making does not have a legal or other significant effect on you. In all other cases, we can do this activity <u>only</u> where it is necessary for entering into or performing the relevant contract, is authorised by laws that apply to us, or is based on your explicit consent. <u>In those cases</u> you have the right to obtain human intervention to contest the decision (see 'rights in relation to automated decision making which has a legal effect or otherwise significantly affects you' below). Profiling for direct marketing can mean there is a separate right to object (see 'rights to object' below).

FOR HOW LONG IS YOUR PERSONAL INFORMATION RETAINED BY US?

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

- **Retention in case of queries.** We will retain the personal information that we need to keep in case of queries from you (for instance, if you apply unsuccessfully for a product or service) for a period of up to 12 months unless we have to keep it for a longer period (see directly below);

- **Retention in case of claims.** We will retain the personal information that we need to keep for the period in which you might legally bring claims against us which in practice means 7 years after your savings account has been closed and 12 years after your mortgage account has been closed unless we have to keep it for a longer period; and

- **Retention in accordance with legal and regulatory requirements.** We will retain the personal information that we need to keep even after the relevant contract you have with us has come to an end for 7 years in respect of your savings account and 12 years in respect of your mortgage account and this will be to satisfy our legal and regulatory requirements.

If you would like further information about our data retention practices, you can contact us using the details above.

The definition of key terms that we use in this privacy notice:

Automated decision making means a process where we make decisions about you, such as your suitability for a product, using a computer based and automated system without a person being involved in making that decision (at least first time around).

Profiling means any form of automated processing of your personal information to evaluate certain personal aspects about you, such as to analyse or predict aspects concerning your economic situation, health, personal preferences, interests, reliability, behaviour, location or movements.

Process or **processing** includes everything we do with your personal information from its collection, right through to its destruction or deletion when we no longer need it. This includes for instance collecting it (from you), obtaining it (from other organisations), using, sharing, storing, retaining, deleting, destroying and transferring it overseas.

Legitimate interests is mentioned in our privacy notice because data protection laws allow the processing of personal information where the purpose is legitimate and is not outweighed by your interests, fundamental rights and freedoms. Those laws call this the legitimate interests legal ground for personal data processing.

MANSFIELD
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WHAT ARE YOUR RIGHTS UNDER DATA PROTECTION LAWS?

Here is a list of the rights that all individuals have 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 are engaged or not.

- 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.
- 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.
- 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 <u>and</u> 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.

In addition to the rights set out above, you have the right to raise a complaint with us regarding our processing of your personal data, you also have the right to complain to the Information Commissioner's Office which enforces data protection laws: https://ico.org.uk/ .

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 data controller in its own right, you should contact them separately.

DATA ANONYMISATION AND USE OF AGGREGATED INFORMATION

Your personal information 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.

YOUR MARKETING PREFERENCES AND WHAT THIS MEANS

We may use your home address, phone numbers and email address to contact you according to your marketing preferences. This means we do this only if we have a legal ground which allows it under data protection laws – see above for what is our legal ground for marketing. You can stop our marketing at any time by writing to us at Regent House, Regent Street, Mansfield, Nottinghamshire, NG18 1SS, by visiting one of our branches, calling us on 01623 676300 or by following the instructions on how to do that in the marketing email or other communication.

DATA PRIVACY NOTICES FROM OTHER ORGANISATIONS

We have mentioned that we share your personal information with Fraud Prevention Agencies and Credit Reference Agencies. They require us to pass on to you information about how they will use your personal information to perform their services or functions as data controllers in their own right. These notices are separate to our own and are available as detailed above.

DATA PROTECTION COMPLAINTS

If you have any concerns about how we collect, use or protect your personal data, you have the right to make a complaint directly to us. We will acknowledge your complaint and investigate it promptly, keeping you informed of the outcome. If you remain dissatisfied with our response, you also have the right to lodge a complaint with the Information Commissioner's Office (ICO), the UK's data protection regulator.

You can find more information about how to make a complaint in our Complaints Procedure on our website at Mansfield Building Society - Complaints Procedure.

NOMINATED PERSON FOR DATA PROTECTION

We are not required to appoint a Data Protection Officer (DPO) under applicable data protection legislation. However, we take our data protection responsibilities seriously and have appointed a dedicated individual with responsibility for overseeing our data protection compliance, privacy practices and the handling of any data protection queries or concerns. If you have any questions about how we process your personal data or wish to exercise your data protection rights, please contact our nominated person for Data Protection using the contact details provided below.
Jim Stevens (Chief Risk Officer)
Email: jim.stevens@mansfieldbs.co.uk
Telephone: 01623 676300