

Welcome to The Cambridge's privacy policy.

We respect your privacy and are committed to protecting your personal data. This privacy policy tells you about how we collect and use your personal data and the rights you have under data protection laws.

To help you navigate our privacy policy and find the information you would like to see quickly, we have divided the information into short sections and used clear subject headings to label each. You can see a list of the section headings used in the privacy policy at a glance below. Clicking on a section heading will take you directly to that section.

The most up to date version of our privacy policy is always available for you to view on our website. Please feel free to print off a copy of the privacy policy if you would like to or [contact us](#) if you would like to ask us to provide a copy of the privacy policy in an alternative format.

1. ABOUT US AND OUR PRIVACY POLICY

1.1 [What this privacy policy covers](#)

1.2 [Who we are](#)

1.3 [Our data protection officer](#)

1.4 [How to contact us](#)

1.5 [Changes to this privacy policy](#)

1.6 [Third party links on our website](#)

2. THE DATA WE COLLECT ABOUT YOU

2.1 [What personal data we collect about you](#)

2.2 [Use of aggregated data](#)

2.3 [Changes to your personal data](#)

2.4 [If you fail to provide personal data](#)

2.5 [Sharing personal data about other people with us.](#)

3. HOW WE COLLECT YOUR PERSONAL DATA

3.1 [Data collected from you](#)

3.2 [Data collected from automated technologies or interactions](#)

3.3 [Data collected by our CCTV systems](#)

3.4 [Third parties or publicly available sources](#)

Head office

51 Newmarket Road, Cambridge CB5 8EG
thecambridge@cambridgebs.co.uk
0345 601 3344

4. HOW WE USE YOUR PERSONAL DATA

4.1 [Lawful basis for using personal data](#)

4.2 [Consent](#)

4.3 [Purposes for which we will use your personal data](#)

4.4 [Marketing](#)

4.5 [Change of purpose](#)

5. [CHECKING YOUR IDENTITY.](#)

6. CREDIT REFERENCING

6.1 [When credit checks are conducted and why.](#)

6.2 [Soft credit checks and Hard credit checks.](#)

6.3 [Credit checks on joint applicants.](#)

6.4 [What happens once your mortgage is in place.](#)

6.5 [How to get a copy of your credit report.](#)

7. FRAUD PREVENTION

7.1 [Why we work with fraud prevention agencies.](#)

7.2 [How we share personal data with fraud prevention agencies.](#)

7.3 [How this might impact you.](#)

7.4 [Fair Processing Notice](#)

8. [AUTOMATED DECISION MAKING.](#)

9. [SHARING YOUR PERSONAL DATA WITH OTHERS.](#)

10. [CCTV.](#)

11. [SENDING YOUR PERSONAL DATA OVERSEAS.](#)

12. [KEEPING YOUR PERSONAL DATA SAFE.](#)

13. [HOW LONG WE KEEP YOUR PERSONAL DATA.](#)

14. YOUR LEGAL RIGHTS

14.1 [Your rights.](#)

14.2 [How to exercise your rights.](#)

2



14.3 [Your right to complain.](#)

1. ABOUT US AND OUR PRIVACY POLICY

1.1 What this privacy policy covers

This privacy policy aims to give you information on how we collect and process your personal data when you communicate with us, visit our website or use our products and services.

Sometimes, we may provide you with additional information about how we will use your personal data at the time we collect it. For example, if we ask you to complete a form for a specific purpose, we may include notes on the form to explain more about how we will use any personal data we collect for that specific purpose.

It is important that you read this privacy policy together with any additional information we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your personal data.

1.2 Who we are

We are The Cambridge Building Society, a building society authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Registration Number 157223).

In the language of data protection law, we are the “data controller”. This means that we are responsible for your personal data.

In this privacy policy, we use the terms “we”, “us” and “our” to mean The Cambridge Building Society.

1.3. Our data protection officer

We have appointed a data protection officer, referred to as the “DPO” in this privacy policy. The DPO is responsible for overseeing how we use your personal data and for answering questions in relation to this privacy policy. If you have any questions about this privacy policy, including any requests to exercise your legal rights, please contact the DPO using the details set out below.

1.4. How to contact us

If you have any questions about this privacy policy or our privacy practices, please contact us using the details set out below. Please mark any written communications as “FAO DPO” to help us ensure that we can deal with them as quickly as possible.

Full name of legal entity: The Cambridge Building Society

Email address: dataprotection@cambridgebs.co.uk

Postal address: The Cambridge Building Society, PO Box 232, 51 Newmarket Road, Cambridge, CB5 8FF

Telephone number: 0345 601 3344

1.5. Changes to this privacy policy

We keep our privacy policy under regular review. We will update the privacy policy from time to time to make sure it is up to date with the latest law and guidance and to reflect any changes to the way we use personal data. This version was last updated on 15th January 2023. Older versions of our privacy policy are not displayed on our website but if you would like a copy of a previous version of our privacy policy please [contact us](#).

1.6. Third-party links on our website

If you click on a link on our website, it may take you to another website or an application run by a third party. Clicking links may allow third parties to collect or share your personal data. We do not control these third-party websites and applications and are not responsible for the way they collect and use your personal data. When you leave our website, we encourage you to read the privacy policy of every website or application you visit.

2. THE DATA WE COLLECT ABOUT YOU

2.1 What personal data we collect about you

Your personal data is any information about you that allows us to identify you. It does not include anonymous data which is information that has had all of the identifying details removed so that we no longer have any way of connecting the information to you.

The type and amount of personal data that we collect and use about you will depend upon our relationship and interactions with you. For example, if your interaction with us is limited to a few visits to our website, we will hold very little personal data about you. However, if you are a long-standing customer with a mortgage and savings account with us, we will hold quite a lot of your personal data.

To help you understand the different types of personal data we collect we have grouped it together into categories. Please refer to the section on [How we use your personal data](#) to understand when we use different categories of personal data.

- **Identity Data** includes your first name, maiden name, last name, marital status, title, date of birth, gender, national insurance number, information contained within identity documents you provide to us such as your national identity card, driving licence or passport and your image.
- **Contact Data** includes your address, email address and telephone numbers.
- **Financial Data** means details of any accounts you hold with us or, if you share them with us, with third parties and includes your account number, sort code, payment card details and names of joint account holders and dates upon which accounts were opened and closed.

- **Transaction Data** includes details about payments to and from the accounts you hold with us including any charges and interest payments made and details of product or arrangement fees paid to us or third parties in respect of any products and services we provide to you or arrange for you via third parties.
- **Technical Data** means information that we collect when you visit our website, access your accounts online or use The Money app and includes your internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access our website, your account online or The Money app;
- **Profile Data** includes the username and password you use to access The Money app or your account online, the products or services we provide or arrange for you and any details of your interests, preferences, feedback and survey responses that you share with us including when you post comments on our social media accounts.
- **Usage Data** includes information about how you use our website (including to access your account online), The Money app and products and services.
- **Marketing and Communications Data** includes your preferences in receiving marketing from us and our third parties and your communication preferences.
- **Credit Risk Data** means information contained in credit reference reports we receive about you from credit reference agencies and any information received from fraud prevention agencies. You can read more about this in the sections on [Credit referencing](#) and [Fraud prevention](#);
- **CCTV Data** means images captured by the CCTV cameras we operate inside and outside our branches.
- The Cambridge Building Society's primary processing of **Special Category Data** relates to physical and mental health. However, as part of its management of customer accounts, it is expected that it may need to collect information which is considered to pertain to racial or ethnic origin, religious or philosophical beliefs, sex life and/or sexual orientation
- **Criminal Data** means any information about criminal convictions and offences.

2.2 Use of Aggregated Data

We also collect, use and share Aggregated Data such as statistical or demographic data. This is produced by taking specific pieces of information about lots of different people and combining it together so that we can see the bigger picture and understand general trends and behaviours across all of our customers. We might use your personal data to help us create Aggregated Data but Aggregated Data is not considered personal data in law. This is because once all the personal data has been merged together it cannot be used to identify any single individual. For example, we may aggregate your Usage Data with the Usage Data of all of our other customers to calculate the percentage of users accessing a specific website feature.

2.3 Changes to your personal data

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes at any time during your relationship with us.

2.4 If you fail to provide personal data

If you refuse to provide personal data that we are required to collect by law, or that we need for the purpose of assessing whether you are eligible for a mortgage or savings account with us, we may not be able to provide you with a mortgage or open a savings account for you.

2.5 Sharing personal data about other people with us

Please do not share personal data about other people with us unless you have proper authority to share their personal data (for example, under a power of attorney) or permission from the individual whose data you are sharing. In particular, you should not name other people in a mortgage application or an application to open a savings account without discussing this with them first as credit referencing checks may be conducted which have a lasting impact on you and anyone you name in your application. Please read the section on [Credit referencing](#) to understand more about this.

If you share personal data about other people with us, please show them this privacy policy.

3. HOW WE COLLECT YOUR PERSONAL DATA

In this section we explain the different methods we use to collect data from and about you.

3.1 Data collected from you

Most of the personal data we collect about you will come from you directly, for example, when you fill out our forms, communicate with us by telephone, email, online or in branch. This includes Identity Data, Contact Data, Financial Data, Profile Data, Marketing and Communications Data and Special Category Data that we collect when you:

- Apply for a mortgage or savings account with us.
- Ask for us to arrange a product offered by one of our third-party partners for you.
- Set a username and password so you can access your account online or use The Money app.
- Communicate with us about an account or application by telephone, in writing or by email or face to face.
- Make an enquiry or complaint about any of our products or our service.
- Request a call back or an appointment in branch or online.
- Complete a customer survey or post comments on our social media accounts.

3.2 Data collected through automated technologies or interactions

We collect personal data about you whenever you use our website, The Money app or make transactions using a mortgage or savings account you have with us. This includes Usage Data, Technical Data and Transaction Data as described below:

- We will automatically collect Technical Data and Usage Data about your equipment, browsing

actions and patterns by using cookies, server logs and other similar technologies whenever you visit our website, access your account online or use The Money app. You can read more about this in our [Cookie Policy](#);

- Our systems automatically log your Transaction Data and generate Usage Data whenever money goes in or out of your mortgage or savings account.

3.3 Data collected by our CCTV systems

We will collect CCTV Data when you visit our branches (please see the section on [CCTV](#) for more information).

3.4 Third parties or publicly available sources

We will receive personal data about you from various third parties and public sources as set out below, including where a third party to yourself contacts the Cambridge Building Society to make us aware of a potential welfare concern:

- Credit Risk Data and Criminal Data from credit referencing agencies and fraud prevention agencies (please see the sections on [Credit referencing](#) and [Fraud prevention](#) for more information).
- Identity Data, Contact Data, Financial Data and Marketing and Communications Data from people you authorise to provide your personal data to us such as a mortgage broker, financial adviser, lawyer, insurance company, someone who holds power of attorney, a joint account holder or applicant; an employer or someone you have named as a referee or an individual you have nominated to manage or administer your financial affairs;
- Contact Data, Financial Data and Transaction Data from third parties who provide technical and payment services such as providers of electronic document signing services and Bacs/CHAPS payments.
- Identity Data and Contact Data from publicly available sources such as Companies House and the Electoral Register.
- Identity Data, Contact Data, Financial Data, Transaction Data and Criminal Data from government bodies and agencies, HM Revenue & Customs and other tax authorities, regulators, law enforcement agencies, insurers, card associations, tracing and debt collection agents and card associations.

4. HOW WE USE YOUR PERSONAL DATA

4.1 Lawful basis for using personal data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract, we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and we have satisfied ourselves that using your personal data won't expose you to significant risks or

have an unjustified negative impact on you.

- Where we need to comply with a legal obligation; or
- Where you have consented to our using your personal data.

These are called “lawful bases of processing”. The lawful basis we rely on will depend upon the purpose for which we are using your personal data. Please refer to the section on [Purposes for which we will use your personal data](#) to understand which lawful basis we rely on when using your personal data for different purpose,

4.2 Consent

Generally, we rely on contractual necessity, legal obligations or legitimate interests as the lawful bases for processing your personal data but we may rely on consent for certain processing activities, such as if we wish to send direct marketing communications to you via email or text message. If we do seek your consent, we will clearly explain how we wish to use your personal data and it will be entirely up to you whether you agree to this or not. If you do give us your consent you will have the right to withdraw it at any time by [contacting us](#).

Please note that if we are relying on one of the other lawful bases, we are not required to also have your consent.

4.3 Purposes for which we will use your personal data

We have set out below, in a table format, a description of all the ways we will use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To check your identity and complete AML procedures	(a) Identity Data (b) Contact Data (c) Credit Risk Data (d) Criminal Data	(a) Necessary to comply with a legal obligation (b) For our legitimate interests (to minimise the risk of fraud)
To conduct credit referencing	(a) Identity Data (b) Contact Data (c) Financial Data (d) Credit Risk Data	(a) Necessary for our legitimate interests (to ensure that a mortgage is affordable for you, to verify the information you provide us and to minimise the risk of fraud)

<p>To open and manage your accounts with us</p>	<p>(a) Identity Data (b) Contact Data (c) Financial Data (d) Transaction Data (e) Profile Data (f) Credit Risk Data</p>	<p>(a) Performance of a contract with you (b) Necessary for our legitimate interests (delivery of our products and services including provision of access to accounts online and via The Money app)</p>
<p>To monitor debt and collect money owed to us</p>	<p>(a) Identity Data (b) Contact Data (c) Financial Data (d) Transaction Data</p>	<p>(a) Necessary for our legitimate interests (to collect money due to us)</p>
<p>To manage our relationship with you which will include:</p> <p>(a) Notifying you about changes to our terms or privacy policy</p> <p>(b) Asking you to leave a review or take a survey</p> <p>(c) Making sure the information we hold about you is up to date</p> <p>(d) Communicating with you about our organisation and activities</p> <p>(e) Responding to your queries and complaints</p> <p>(f) To undertake vulnerable customer assessments</p> <p>(g) To ensure that we present communications in the most appropriate format for you and make reasonable adjustments for disabilities</p>	<p>(a) Identity Data (b) Contact Data (c) Profile Data (d) Marketing and Communications Data (e) Special category Data</p>	<p>(a) Performance of a contract with you (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services)</p>

To administer and protect our IT systems, website and The Money app (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	(a) Identity Data (b) Contact Data (c) Technical Data (d) Profile Data (e) Usage Data	(a) Necessary for our legitimate interests (for ensuring the smooth running of our business, security purposes) (b) Necessary to comply with a legal obligation
To respond to potential or actual vulnerability disclosures and undertake vulnerable customer assessments where appropriate	(a) Special category Data'	(a) Explicit consent (b) Necessary for our legitimate interests in meeting the welfare requirements of our customers. Where legitimate interests is used, our processing will be necessary for reasons of substantial public interest relating to the Safeguarding of economic well-being of certain individuals
To prevent financial crime, including by sharing data with relevant agencies and maintaining a database of customer's notified to us by a police agency as having committed, been investigated, or suspected of criminal offences or activity related to financial crime	(a) Identity Data (b) Criminal Data	(a) Necessary for our legitimate interests (to minimise the risk of fraud)
To protect branch security	(a) CCTV Data	(a) Necessary to comply with a legal obligation (b) Necessary for our legitimate interests (safeguarding of our customers, staff and property)
To market our products and services	(a) Identity Data (b) Contact Data (c) Profile Data (d) Usage Data (e) Marketing and Communications Data	(a) You have given your consent (b) Necessary for our legitimate interests (to grow our business)
To comply with our legal and regulatory obligations	(a) Identity Data (b) Contact Data (c) Financial Data	(a) Necessary to comply with a legal obligation

	<ul style="list-style-type: none"> (d) Transaction Data (e) Technical Data (f) Profile Data (g) Usage data (h) Credit Risk Data 	
To improve our website, The Money app, our products and services, marketing, customer relationships and customer experiences	<ul style="list-style-type: none"> (a) Technical Data (b) Profile Data (c) Usage Data 	(a) Necessary for our legitimate interests (to understand our customers and their requirements, to inform our product development, to keep our website and The Money app updated and relevant, to develop our business and to inform our marketing strategy)
To develop and effectively test new products, services and systems, utilising anonymisation or pseudonymisation techniques, wherever possible	<ul style="list-style-type: none"> (a) Technical Data (b) Profile Data (c) Usage Data (d) Identity Data (e) Contact Data (f) Financial Data (g) Credit risk Data 	(a) Necessary for our legitimate interests (growing and improving our business and offering)

4.4 Marketing

We strive to provide you with choices regarding use of your personal data for marketing and advertising. We use your personal data for marketing as follows:

- **Promotional offers from us.** We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing). You will receive marketing communications from us if you have requested information from us by stating your marketing preferences.
- **Third-party marketing.** We will never sell or share your personal data with any third party for marketing purposes. For clarification, Market Research is not included in this definition and is used primarily to gather information around possible improvements to our products, services and customer engagement.
- **Opting out.** You can ask us or third parties to stop sending you marketing messages at any time by following the opt-out links on any marketing message sent to you or by contacting us at any time.

Please note that we will continue to send you communications about the management and administration of your mortgage and savings accounts even if you decline or opt out of marketing.

4.5 Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please [contact us](#).

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

5. CHECKING YOUR IDENTITY

Before you can open a savings account or take out a mortgage with us, we need to check your identity to confirm that you are who you say you are. Checking your identity is a legal requirement that we have to comply with. Running these checks helps us to stop criminals from using other people's identities to obtain credit (identity theft), carry out financial fraud and launder money.

We confirm your identity by checking the Identity Data, Contact Data and Financial Data we hold about you against our own internal records and against records held by credit reference and fraud prevention agencies. The fact that we have carried out an identity check will be recorded on your credit file but it will not affect your credit score.

Identity checks will be undertaken each time you apply to open a new account or take out a new mortgage with us.

6. CREDIT REFERENCING

6.1 When credit checks are conducted and why

When you apply for a mortgage with us we will share your Identity Data and Contact Data with credit reference agencies to obtain a copy of your credit report. We need to carry out credit checks to ensure that you can afford the mortgage you have requested and to confirm that the information you have provided to us in connection with your application is accurate and to help us stop criminals conducting identity theft and other financial crimes.

6.2 Soft credit checks and Hard credit checks

During the mortgage application process, we will carry out two credit checks.

Before we issue a Decision in Principle, we carry out a soft check. This does not leave any record on your credit file.

If you wish to proceed with a full mortgage application after you receive a Decision in Principle, we will then carry out a hard credit check. A hard credit check will leave a permanent “footprint” on your credit record whether or not your mortgage goes ahead. Other organisations that run credit checks on you in the future will be able to see that we have credit checked you and this may influence their decision as to whether or not to offer you credit.

6.3 Credit checks on joint applications

If you are making a joint application, your credit records will be linked with your joint applicant’s credit records. The credit reference agencies call this a “financial association”. Once a financial association is recorded against a credit file, the credit records of any associated person will be taken into account every time a credit report is produced. This is the case even if you go on to make other applications (whether to us or other lenders) in your own name or jointly with a different person in the future. If either you or your joint applicant already have any financial associations recorded against your credit files, these will be disclosed to us in the credit report we receive.

The financial association will remain on file unless you (or the person with whom you are associated) applies to the credit referencing agency for a “disassociation”.

The presence of financial associations on your credit file can affect your ability to secure credit and we strongly recommend that you discuss this with your joint applicant before credit referencing takes place. In particular, you should never provide details of a joint applicant for credit checking purposes without telling them you are doing so.

6.4 What happens once your mortgage is in place

Once you have a mortgage in place with us, we will share information about how you manage your account with credit referencing agencies. In particular, we will notify them if you do not repay your mortgage in accordance with our agreement with you. The information that we provide will be recorded on your credit file and will be disclosed to, and used by, other lenders to decide whether to offer you credit in the future.

We will also share your Identity Data, Contact Data and Financial Data with credit reference agencies

for risk profiling and stress testing purposes. The credit reference agencies will use the information that we provide to them together with other information that they have available, such as details of any other loans you have taken out, to tell us the probability of you defaulting on your mortgage payments.

6.5 How to get a copy of your credit report

We will tell you whether you passed or failed our credit referencing procedure but legally we cannot share a copy of your credit report with you. If you would like to see a copy of your credit report you will need to request it from the credit referencing agency directly.

There are three credit referencing agencies in the UK which are:

[TransUnion](#)

[Equifax](#)

[Experian](#)

7. FRAUD PREVENTION

7.1 Why we work with fraud prevention agencies

Fraud prevention agencies exist to try to prevent individuals and organisations from becoming victims of financial fraud and to protect those who have been subject to financial crime. They do this by maintaining detailed databases recording information about known or suspected fraudulent activity and individuals and organisations that may be at risk of fraudulent activity. You may be considered at risk of financial fraud if, for example, you have recently reported your ID documents lost or stolen or if you are a customer of a company that has lost or leaked personal data. All sorts of different organisations share information with fraud prevention agencies so that it can be pooled into their anti-fraud databases and run checks against those databases to try to minimise the risk of themselves, their staff or their customers being affected by fraud.

7.2 How we share personal data with fraud prevention agencies

If you apply for a mortgage or savings account with us, we will share your Identity Data, Contact Data and Financial Data with fraud prevention agencies to check that you have not been flagged as being at risk of fraud. We may repeat the search periodically as long as you remain a customer. Once your account is open or your mortgage in place, we will monitor your Financial Data and Transaction Data for any signs of fraudulent activity. If we become aware of any suspicious activity that may be an indicator of fraud occurring in relation to your accounts, we will share this information with fraud prevention agencies so that it can be included within their databases.

7.3 How this might impact you

If you are identified as a fraud risk when opening an account or applying for a mortgage with us your details and the risk identified will be reviewed by a member of our team. We may decide not to allow you to open an account or proceed with your mortgage application. If you have already paid a product fee in respect of a mortgage this will not be refunded to you.

If you are flagged as a fraud risk after you have already taken out a mortgage with us, you will be allowed

to redeem the mortgage (subject to any early repayment fees detailed in your mortgage terms) but we may choose to make no further products or services available to you. We also reserve the right to change the rate of interest on the account.

If you are flagged as a fraud risk after you have already opened a savings account with us you may be served with a notice requiring you to close your savings account and no further products or services will be made available to you.

Suspected fraudulent activity will be reported to relevant authorities including but not limited to the National Crime Agency, Action Fraud and ERSOU.

If you are flagged as a potential fraud risk after having opened an account or taken out a mortgage with us but no fraud risk is confirmed after review by a member of our team, we will take no further action and there will be no impact on your ability to continue to use our products and services or to access new products and services from us.

7.4 Fair Processing Notice

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in this Privacy Policy.

8. AUTOMATED DECISION MAKING

When you apply for a mortgage or savings account with us, the information from your application form together with the information we receive from fraud prevention agencies and credit referencing agencies is processed by our IT systems. At this stage an application may be automatically accepted, automatically declined or automatically referred for review.

If an application is automatically accepted a notice of acceptance will be sent to the applicant without a member of our team having looked at the application. If you have applied to open a savings account, the account will be opened straight away if our systems automatically accept the application.

Applications are generally only automatically declined if they do not meet basic eligibility criteria. By way of example, a mortgage application may be declined because a property is located in Scotland or because a loan has been requested which does not meet the product conditions. A savings account application may be declined if an applicant for a children's account is over the age of 18. If an application is automatically declined by our IT systems because basic eligibility criteria such as this are not met the applicant will usually be notified that the application has been unsuccessful without the application being reviewed by a member of our team. Should this happen, you are entitled to request that a member of our team review all of the information that was entered into the IT system to make a decision about whether or not your application could go ahead. In some cases, following a review and discussion of any issues with you, we may allow an application that was initially declined to proceed. We may need to put some extra safeguards in place so that this can happen, such as asking you to provide references.

If an application is not automatically accepted or declined, the IT system will refer the application for review

by a member of our team who will consider whether or not your application can proceed. In some cases, we may need to ask you to provide further information or discuss potential issues with you before we can make a final decision. Sometimes our decision will be conditional on you providing us with references or a guarantor.

9. SHARING YOUR PERSONAL DATA WITH OTHERS

We may share your personal data with others as set out below:

- **People you nominate** such as your mortgage broker or financial adviser, lawyer, accountant, insurance company, someone who holds a power of attorney, a joint account holder, applicant or guarantor, an employer or referee or a friend or family member you nominate to administer your account.
- **Our third-party service providers** who need to access or use your personal data in order to provide services to us to help us operate and administer your applications and accounts, run our systems, create aggregated data for analysis and trending and conduct customer satisfaction surveys on our behalf.
- **Our professional advisers** including our lawyers, accountants and insurers.
- **Other external third parties** including: credit reference agencies; fraud prevention agencies; HMRC and other tax authorities; regulators such as the Financial Conduct Authority, the Prudential Regulation Authority and the Information Commissioner's Office; law enforcement and crime prevention agencies; the Financial Ombudsman Scheme and UK Financial Service Compensation Scheme; government bodies and agencies; other lenders who have a charge on your property or whose products or services you use; land agents and landlords; card associations such as Visa and MasterCard; the Direct Debit Scheme; payment processors such as BACS; comparison websites or others that promote or direct you to our services; market researchers; the Electoral Reform Service; and the providers of any benefits or loyalty schemes which are offered as part of our products;
- **Third parties to whom we may choose to sell, transfer or merge parts of our business or our assets.** Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way and subject to the same protections as set out in this privacy policy.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

10. CCTV

We operate CCTV cameras inside and outside our branches to keep our staff and customers safe. We display signs in the areas covered by CCTV to remind you that CCTV is in place.

We use reputable CCTV service providers, keep CCTV footage secure and only retain it for as long as we reasonably need it. We only disclose CCTV footage to others in limited circumstances, for example,

when we are legally required to disclose it to the police.

If you wish to learn more about our use of CCTV please refer to our CCTV policy which is available on our website at cambridgebs.co.uk/cctv-policy. If you do not have access to our website please contact us to request a copy.

11. SENDING YOUR PERSONAL DATA OVERSEAS

Some of the third parties we contract with to help us provide our products and services and to run and maintain our systems are based outside the UK. If these parties need to access or use your personal data in the course of providing support services to us your personal data may be sent or made visible (transferred) outside of the UK.

Whenever we transfer any of your personal data out of the UK, we ensure a similar degree of protection is afforded to it by implementing at least one of the following safeguards:

- We are sending it to a third party in a country which the UK Government has decided provides an equivalent level of protection for personal data as we provide in the UK.
- We have entered into a contract with the third party that contains special data protection terms approved by the UK Government under which that third party must give your personal data the same protection as we give it in the UK.

Please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of the UK.

12. KEEPING YOUR PERSONAL DATA SAFE

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way or from being altered or disclosed without our authority. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a proper business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

13. HOW LONG WE KEEP YOUR PERSONAL DATA

How long will you use my personal data for?

We will only keep your personal data for as long as we need it for the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may keep your personal data for longer than our usual retention period if we are dealing with a complaint regarding the management of your data or the way we have provided our products or services to you, are asked to do so by a government agency, regulator or law enforcement body or if we think that you may bring a legal claim against us or we may bring one against you.

To decide how long we will keep your personal data, we consider the amount, nature and sensitivity of

the personal data we hold, the potential risk of harm from any unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, as well as any applicable legal, regulatory, tax, accounting or other requirements.

If you have a mortgage or savings account with us, we will keep your personal data for at least 6 years after you close your account. If you apply for a mortgage or savings account with us but your application is refused we will usually keep your personal data for 2 years from the date of refusal.

If you would like to know more about how long we keep your personal data when we use it for different purposes please [contact us](#).

In some circumstances you can ask us to delete your data if you no longer wish us to keep a copy of it. Please see the section on [Your legal rights](#) below for further information.

In some circumstances we will anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes, in which case we may keep and use this information indefinitely.

14. YOUR LEGAL RIGHTS

14.1 Your rights

You have a number of rights under data protection laws in relation to your personal data. These include the right to:

- **Request access to your personal data.** This is commonly known as a "data subject access request". This right enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- **Request correction of your personal data.** This right enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Request erasure of your personal data.** This right enables you to ask us to delete or remove personal data where there is no good reason for us continuing to use it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- **Object to processing of your personal data.** This right applies where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it has an unfair impact on you. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your

information which override a negative impact on you.

- **Request restriction of processing your personal data.** This right enables you to ask us to suspend using your personal data in the following scenarios:
 - If you want us to establish the data's accuracy.
 - Where our use of the data is unlawful but you do not want us to erase it.
 - Where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or
 - You have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Request transfer of your personal data.** You have a right to ask that we transfer a copy of your

personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

- **Withdraw consent.** If we are using your personal data on the lawful basis of your consent, you are entitled to withdraw your consent at any time. If you do so, we will stop that use of your data. Please note that although we will not continue to use your data once you withdraw consent, your withdrawal of consent does not make our use of your personal data before you withdraw consent illegal.

14.2 How to exercise your rights

If you wish to exercise any of the rights set out above, please [contact us](#). The following information may help if you wish to exercise your rights:

- **No fee usually required.** You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we could refuse to comply with your request in these circumstances.
- **What we may need from you.** We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.
- **Time limit to respond.** We try to respond to all legitimate requests within one month. Occasionally it could take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

14.3 Your right to complain

If you are not happy with the way we have used your personal data you have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues. You can find information about what the ICO does and how to contact it on its website at www.ico.org.uk. We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance. You may wish to review our [Complaints Policy](#) before contacting us but you do not have to do so.

