



Privacy Notice

Last updated 29 November 2024

Important information

Please make sure you read and retain a copy of this document for future reference.

The Data Protection Act 2018 allows you greater control over how your personal data is used and assists in protecting your personal data.

This notice lets you know how we use your personal information (also referred to as your 'personal data'). It also explains your privacy rights and how the law protects you.

Who we are

Marsden Building Society is a 'data controller' of personal information we gather and use. We're registered in the Information Commissioner's Office Public Register of Data Controllers (www.ico.org.uk) under registration number Z7651501.

Our Data Protection Officer can be contacted at: Marsden Building Society, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ.

We've been supporting our members with their savings and mortgages since 1860 and share a mutual goal with our customers to help support those special moments in life.

Here at the Marsden, we take our duty to process your personal information very seriously and respect the privacy of our customers. This notice is concerned with how we collect information, what we do with it and what controls you have when you're dealing with the Society whether in branch, over the phone or online.

We may change this notice from time to time to reflect changes in what we do with your personal information, technological developments and changes in legislation. If anything changes, we'll update you via service communications.

The kinds of personal information we use

We use the following kinds of personal information about you:

- Personal details such as your full name, current and previous addresses, nationality, length of residency in the UK, date of birth and estimated retirement age, telephone numbers, e-mail addresses and passport, driving licence or National Insurance details;
- Details of your employment circumstances, financial details (such as information about your assets, liabilities, income and expenditure) and credit history;
- Bank account details (Account Number and Sort Code);
- Information passed on by law enforcement agencies;
- Any information which you or a co-account holder provide to us regarding your family, lifestyle and other circumstances (provided always that the information is relevant to the administration of your account);
- Transactional details regarding your accounts with us; and
- We may sometimes collect data regarding your health. However, the law affords special protection to this type of personal data (which is designated 'special category data') and we will only collect it where we have a good reason to do so and the law allows.

Your rights

You have the right to object to how we use your personal information but please note that in some cases we are unable to provide you with our products or process your application without having certain personal information about you.

You have the right to see what information we hold about you, correct any incomplete or inaccurate information or restrict access for information being shared. You also have:

- The right to restrict processing of your personal information;
- The right to have your personal information erased (the “right to be forgotten”);
- The right to request access to your personal information and to obtain information about how we process it;
- The right to move, copy or transfer your personal information (“data portability”);
- Rights in relation to automated decision making which has a legal effect or otherwise significantly affects you;
- The right to be informed about the processing of your personal information.

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 (see applicable sections of this document).

We will not charge you for exercising your rights. If you make a request, we have one month to respond to you. Please contact us using the details below if you wish to make a request or if you have any queries about the privacy notice.

Post: Data Protection Officer, Principal Office, Marsden Building Society, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ

Email: dpo@themarsden.co.uk

Phone: 01282 440541(calls will be recorded and may be monitored for training purposes)

We very much hope that we are able to resolve any complaints you have in respect of our processing of your data; however, you should be aware that you also have the right to make a complaint about our data processing to the Information Commissioner’s Office which enforces data protection laws: www.ico.org.uk.

How the law protects you

The Regulation says that we may only use your personal data where we have a lawful basis for doing so.

We use your data on the following bases:

- Because it is necessary to manage, perform and fulfil our mortgage or savings contract with you (“the contractual ground”). This legal basis applies to most of the ways in which we use your personal data;
- Because you have consented to a specific use of your data. This applies in relation to any “special categories” of data which we collect from you, including data about your health (“special category” data is sensitive information relating to matters such as health issues, which are given special protection under the law). It can also apply when we send you marketing material with your consent and this is not sent for another reason, such as to fulfil our contract with you, or because we have a ‘legitimate interest’ (see below). This also applies where you provide consent for your data to be passed to selected third parties to provide services to you (such as independent mortgage advice);
- Because it is necessary to comply with a legal obligation. This applies (in addition to the contractual ground) to circumstances where we disclose your information to a public body (such as the Police) or a private person (such as a Trustee in Bankruptcy) who is empowered to demand that we provide it. It also applies (in addition to the contractual ground) to our identity verification checks and account monitoring activity (including call recording), which is needed in order to comply with financial crime legislation and in order to meet financial regulation;

- Because it is necessary for the purposes of our own legitimate interests. This applies in addition to the contractual ground to many of the ways in which we use your data. It also applies to 'higher level' activities which are not strictly necessary to the performance of our contract with you, such as reviews, audits, analysis and reports (including the production of financial and statistical information) which are undertaken as part of our legitimate interest in arranging the sound internal management and governance of our business. We might have a legitimate interest to send you marketing material where we identify a business or commercial reason to do so and we believe it does not conflict unfairly with your own interests.

Your personal information and how we use it

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. If you are using brokers or other intermediaries, our privacy notice only applies to the processing of your personal information that they may do on our behalf. You should receive a separate privacy notice from these brokers or other intermediaries where they are acting as a data controller of your personal information.

Sometimes, for your safety and for legal reasons, we collect personal information via CCTV images and by recording and monitoring phone calls.

We use your information in the following ways:

- As part of our product application process;
- To assess your creditworthiness and affordability to take our product;
- 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;
- To verify the accuracy of the data you have provided to us;
- To prevent criminal activity, fraud and money laundering;
- To ensure any offers provided to you are appropriate to your circumstances;
- To assess an application to vary our security;
- To provide advice to you (where applicable);
- To identify you when you contact us;
- To manage your payments;
- To administer your account (including managing fees, charges, interest and other transactions on the account);
- To collect payments which have become due. Payment collection may involve reviewing your account/ personal data and contacting you to arrange payment or to discuss your situation;
- To detect, report, and prevent money laundering and financial crime;
- To obey laws and regulations which apply to us;
- To respond to enquiries and complaints which you make;
- To contact you where we need to inform you of changes to the way in which we administer your account, or to remind you of issues relating to the account;

- To meet contractual obligations which we have to third parties in connection with the administration of your account;
- To manage our business in an efficient and proper manner, including the management of our financial position, our resources, the risks to which we are exposed and the way in which we arrange our internal operations; and
- To provide you with relevant marketing information regarding our products and services.

Our third party partners

The services detailed in this section are supported by third parties who process your personal information on our behalf. If you have a question about this, please refer this to the Marsden Building Society Data Protection Officer (please see details on page 3) who will be happy to provide more detail.

When our third party partners or a mortgage broker processes your personal information, it is responsible for your data too and its own privacy notice will apply. You should ask them for a copy if you do not have one when you are handed over to the third party or introduced to us.

Companies to whom we outsource the delivery of some or all of our services

- Agents acting on our behalf to assist in managing the account or collecting money owed (e.g. field agents, tracing agents, property valuers, Law of Property receivers (who are appointed by us but legally act as your agent) and asset managers);
- Credit reference agencies: As part of the ongoing administration of your account (including payment performance reporting). See page 6 for further details;
- Our insurers;
- Fraud prevention agencies: As part of our ongoing financial crime and anti-money laundering monitoring and reporting activity. See the last page for further details;
- Regulators (such as the Prudential Regulation Authority, Financial Conduct Authority, the Financial Ombudsman Service, the Information Commissioner and under the Financial Services Compensation Scheme) where they have asked for information or it is reasonable for us to provide it in defence of our position;
- Public bodies (such as law enforcement agencies, listing authorities and tax bodies) and private persons (such as a Trustee in Bankruptcy) who are empowered at law to require us to provide information;
- Joint borrowers on your account and third parties with whom you have authorised us to communicate;
- Solicitors who act on our behalf;
- Our auditors/accountants;
- Third parties who assert rights in relation to our security property, where such disclosure is necessary to defend our legal rights.

Retention periods

All information will be retained for as long as you are a customer of Marsden Building Society, how long we keep your information when you are no longer a customer depends on the products and services we deliver to you.

We'll retain your personal information for as long as we reasonably need it, for the purposes explained in this Privacy Notice.

We may need to keep information for a period of time after your account has closed or our relationship has ended, for example:

- To ensure we have an accurate record in the event of any complaints or challenges or we reasonably believe there is a prospect of litigation;
- To carry out relevant fraud checks;
- Where we are required to do so for legal, regulatory or tax purposes; or
- For research and statistical purposes to ensure we continue to make informed lending decisions and understand the performance of our savings products in order to sustain and safeguard the Society for the benefit of all our customers.

When we no longer need your data, we'll destroy it safely and securely.

If you would like further information about our data retention practices, please contact our Data Protection Officer (details on page 3).

Credit reference agencies

Credit reference agencies 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 credit reference agencies to break that link.

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

We use your information in this way as it is necessary to perform our contract to deliver credit-related products and services to you and meet our legal obligations.

Please be aware that when credit reference agencies receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. Some of the personal information obtained from credit reference agencies will have originated from publicly accessible sources. In particular, credit reference agencies draw on court decisions, bankruptcy registers and the electoral register (also known as the electoral roll).

Credit Reference Agency Information Notice (CRAIN)

The identities of the credit reference agencies, 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 them are explained in more detail at:

TransUnion: www.transunion.co.uk/crain

Equifax: www.equifax.co.uk/crain

Experian: www.experian.co.uk/crain

Information about how each of these agencies use and share personal data they receive is available at:

TransUnion: www.transunion.co.uk/legal-information/bureau-privacy-notice

Equifax: www.equifax.co.uk/about-us/privacy_policy

Experian: www.experian.co.uk/privacy-and-your-data

Fraud prevention agencies

We may access and use your information to prevent fraud and money laundering, for example when:

- (a) Checking details on applications for credit and credit related facilities;
- (b) Managing credit and credit-related accounts or facilities;
- (c) Recovering debt;
- (d) Checking details on proposals and claims for all types for insurance; and
- (e) Checking details of job applicants and employees.

This will include sharing information you have provided to us with fraud prevention agencies and conducting searches for similar applications which you have made to other lenders. If fraud is suspected, details of your application will be shared with the agencies and other lenders.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. This will include searches for similar applications which you have made to other lenders.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or we may stop providing existing services to you. The records held at fraud prevention agencies may result in others refusing to provide services, financing or employment to you. Fraud prevention agencies will retain your data for up to six years.

If you give false or inaccurate information and fraud is identified, details (along with the names of your directors, where you are a company) will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Please contact us as detailed on page 3 if you want to receive details of the fraud prevention agencies which we use.



marsden
BUILDING SOCIETY

TRUSTED BY YOU **SINCE 1860**

This notice is available in large print. Please call 01282 440500 or send an email to info@themarsden.co.uk and we'll be happy to send you a copy.