

This document contains key information about how we and fraud prevention agencies, use and share your personal data and the rights you have in respect of your personal data. It summarises our full privacy notice which contains more information on how we use your personal data. A copy of our full privacy notice is available at www.chartersavingsbank.co.uk/Legal/PrivacyNotice or you can ask us to send you a copy.

About us

Charter Savings Bank is a trading name of Charter Court Financial Services Limited which is part of the Charter Court Group. Please see our full privacy notice for details of the Charter Court Group. Charter Court Financial Services Limited will be a data controller of any personal data it holds about you and the account(s) you have with us. We may share this information with other parts of the Charter Court Group. Where this occurs, they will be a separate data controller in respect of that personal data, and this privacy notice will also apply to the processing they undertake, unless they provide you with an alternative privacy notice.

A data controller is an individual or organisation which decides how your personal data will be used. The data controller is referred to as "we", "us" and "our" in this privacy notice.

If you require any further information, or wish to contact us or our Data Protection Officer at any time, our contact details are:

Address: Charter Savings Bank
PO Box 855
Wallsend
NE28 5BL

Telephone number: 0800 032 9999

Email: thedataprotectionofficer@chartercourtfsc.co.uk

Customer services: info@online.chartersavingsbank.co.uk

How we obtain your personal data

We will mainly receive personal data about you from you, but we will also receive it from other sources including from other applicants or account holders (for example where you have a joint account) persons who represent or advise you including a person appointed under a Power of Attorney, your bank or building society, fraud prevention agencies, the Cash ISA Transfer Service, persons working on our behalf and providing us services, market researchers, government, tax and law enforcement agencies, other companies within the Charter Court Group and publicly available sources. We will also create personal data about you during the course of your application for and, our administration of, a savings account.

The types of personal data we will have about you

We may process a wide variety of data about you, where necessary, for the purposes set out in the "How we will use your data" section, including data about:

- you as an individual
- people connected to you
- your financial details
- other information identifying you
- your accounts, products and services you have with us
- your preferences
- payments in and out of your account
- your technology
- your profile and how you use our products and services
- your correspondence and documents we hold.

Special category data

Some personal data, for example data about your health, racial or ethnic origin, is subject to additional rights and are described as special category data. We will not normally ask for, or record, this special category data but we may ask for, and record, details about your health if it is necessary and relevant for the management of the account.

We will only do this if you have confirmed your consent to us doing so, or where we are legally permitted or required to process this information without seeking your consent. Where we have obtained your consent to us processing special category data in this way, you are entitled to withdraw your consent to this at any time.

How we will use your data

We will use your personal data to:

- consider your application for a savings account, to administer and provide the savings account and other products and services you have or apply for with us
- identify and prevent financial crime
- comply with our legal, contractual and regulatory obligations, codes of practice and to run our business
- develop and improve our products and services
- undertake analysis, produce models, statistics, reports and forecasts
- to investigate and respond to complaints, disputes and where necessary to bring or defend legal claims.

More information on the type of processing this includes is contained in the full privacy notice.

How we use your personal data to make automated decisions

Sometimes we will make an automated decision based on the processing of your personal data. These help to ensure that our decisions are quick, fair and efficient based on the personal data we have about you. Please see the full privacy notice for details of the type of automated decisions we make which may also take into account details of any products you already have with members of the Charter Court Group.

You may ask us not to make automated decisions about you by contacting our Data Protection Officer, or ask us to review any automated decision that we have made taking account of any additional information you wish to provide to us.

Marketing

We will ask you, when you provide us with your personal data, if you are happy for us to contact you by telephone, post, email or SMS about products and services offered by us and those of third parties which we think may be of interest to you. If you do not agree to this, we will not use your personal data for these purposes.

If at any time you change your mind and either do wish to receive such communications or wish us to stop sending such communications you can let us know by one of the following methods:

- log in to your account at www.chartersavingsbank.co.uk
- log in to your account and send us a secure message
- email us at info@online.chartersavingsbank.co.uk
- write to us at the above address.

The legal grounds on which we will process your data

We will only process your personal data if we have a reason to do so that is legally permitted. When using your personal data for the purposes listed above we are relying on one or more of the following legal reasons for processing that data:

- the purpose is necessary for the performance of a contract with you or, if you asked us to, to enable us to enter into a contract with you;
- the purpose is necessary for us to comply with our legal obligations;
- the purpose is necessary for our legitimate interests, or
- if you have consented to us processing personal data for one or more specified purposes.

Please see the full privacy notice for more information on the legitimate interests we have for processing your personal data.

Who we share your data with

We may share your personal data with other companies within the Charter Court Group, with you, your representatives and advisers, parties to the savings account, any person you ask us to provide information to, our agents and suppliers, statutory regulators, law enforcement bodies and other third parties listed in our full privacy notice.

How long we will hold your data for

We will usually keep your personal data for 7 years from the later of the date of your application or the date you cease to have any accounts with us. We may retain the data for longer where it is necessary for us to do so to meet our legal or regulatory obligations, for research or statistical purposes or technical reasons.

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 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 their data protection rights, can be found in our full privacy notice.

If you choose not to give us personal data

You will need to provide us with the personal data we request, either to enable us to consider your application for a savings account or to administer the account.

If you don't give us the information we request, then it may prevent us from being able to respond to your request, open or administer an account. It may also affect our ability to meet our contractual or legal obligations.

Your legal rights

You have a number of rights over your personal data processed by us. These include your rights to request:

- a copy of the personal data that we hold about you
- that we correct incomplete, inaccurate or outdated personal data
- that we transfer personal data you have provided to us to you or to another person
- that we delete your personal data
- that our use of your personal data ends, is restricted or limited.

The extent of these rights is limited by law and we may not act on part or all of your request(s) where the right(s) are not applicable. If we do not act on your request we will explain our reasons for not doing so when responding to your request.

If you require any further information about how we handle your personal data, including details of the relevant fraud prevention agencies we use, or wish to make a request to exercise any of your rights under applicable Data Protection laws, please see our full privacy notice or contact our Data Protection Officer.

Sending your personal data outside the United Kingdom and the European Economic Area

Your personal data may be processed or transferred outside the United Kingdom and the European Economic Area. If you require further information as to where your personal data is transferred to, and the measures we have implemented to safeguard that information, please contact our Data Protection Officer.

How to complain

If you are unhappy with the outcome of any of your requests to exercise your rights, or how we handle your personal data, then please let us know. You are also entitled to complain to the Information Commissioner's Office:

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

Email: Casework@ico.org.uk

Telephone number: 0303 123 1113

We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it.