

Privacy Notice

A summary of how we use your personal data

About us

We are Aldermore Bank Plc ("Aldermore"), our Company Registration number is 947662 and our Registered Office address is Apex Plaza, Forbury Road, Reading, RG1 1AX.

In this notice we provide examples of how personal data is collected and how it is used. More information on this can be found by reviewing our **full privacy policy**.

You can also contact our Data Protection Officer if you have any questions about this notice, would like further information about the points raised or to exercise any of your rights.

From time to time, and in particular when you provide us with additional personal information or add additional products, we may also provide you with additional service specific information about the use of your personal data which should be read alongside this notice.

Data protection statement – please note

What personal data do we collect from you and how do we collect it?

We may collect certain personal data which (either on its own or when combined with other information we hold about you) allows us to identify you as an individual and which is about you. You can see details of the types of personal data we may collect about you in our **full privacy policy**.

We will generally collect your personal data directly from you, or via third parties such as brokers or intermediaries. However, we may also collect data from and/or combine your personal data with information from other sources such as Credit Reference Agencies (CRAs) or fraud prevention agencies, and publically available sources such as social media and Companies House. You can see details of such other sources in our **full privacy policy**.

What do we do with your data and who might we share it with?

We process your data to provide you with the product or service you are using, in accordance with our contract, or to take steps to enter into a contract in respect of a product or service you have requested. We may also use your personal data to comply with our legal obligations, such as detecting and monitoring fraud and other financial crime, and complying with our regulatory obligations.

Some of our processing of your personal data is done on the basis that it is necessary for our legitimate interests in running an efficient and effective bank, including administration, records keeping and governance, improving our products and services and for marketing research and developing statistics, as well as some profiling and automated decision making. We also process your personal data for matters of substantial public interest, such as protecting vulnerable customers or detecting and preventing fraud.

These activities may include sharing your personal data with third party service suppliers such as payment service providers. Other uses of personal data will be to ensure that we can meet our legal and regulatory obligations (and the regulator's expectations) such as meeting audit requirements. We share your information within the Aldermore Bank Group and our contracted third parties who either provide a service to us or you.

We may also, from time to time, ask you for your consent for other purposes, which we will explain to you at the time. Much of what we do with your personal data is not based on your consent and is instead based on other legal grounds. However, for processing that is based on your consent, you have the right to revoke that at any time.

More details about why we use your personal data, who we share it with and how and when you can withdraw your consent can also be found in our **full privacy policy**.

Our full privacy policy

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our **full privacy policy** or you can ask us for a copy.

www.aldermore.co.uk/legal/privacy-policy

Individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner / spouse, dependents, beneficiaries, guarantors or people you have commercial links to, for example beneficial owners, directors, shareholders, employees and officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out Anti-Money Laundering and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our **full privacy policy**.

Transferring data abroad?

We will only send your data outside of the European Economic Area (EEA) to follow your instructions, comply with a legal duty or work with our agents and advisers who we use to help run your accounts and services. Safeguards that we put in place include contractual obligations imposed on the recipients of your personal data to require them to protect your personal data to the standard required in the EEA. More information on this can be found in our **full privacy policy**.

How we use credit reference and other agencies

As part of your banking relationship with us we are required by law to check your identity and verify your address details to satisfy the current regulations. We may do this electronically, and in doing so we may supply your personal information to appropriate external agencies. We only do this to automatically verify your identity as part of our banking relationship with you.

As these checks are only undertaken to validate your identity they do not have any impact on your credit record. You can find out more about the identities of the credit reference agencies, and the ways in which they use and share personal information here: www.experian.co.uk/crain/index.html

How we use fraud prevention and law enforcement agencies

The personal information we have collected from you and anyone you have a financial link with may 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 our **full privacy policy**.

Use of your personal information

What are your rights over your personal data?

You have a number of rights in relation to your personal data. You can find more information in our **full privacy policy** or by contacting us if you wish to exercise any of the following rights.

- to request access to your personal data and to obtain information about how we process it
- to object to the processing of your personal data
- to restrict processing of your personal data
- to have your personal data erased
- to have your personal data corrected if it is inaccurate and to have incomplete data completed
- to move, copy or transfer your personal data
- Rights in relation to automated decision making including profiling

The right to complain to the Information Commissioner's Office (www.ico.org.uk) who regulates the processing of personal data in the UK.

Marketing

We will keep you informed about our products and services similar to those you already have unless you tell us you don't want this material.

If at any time you wish to stop receiving marketing information from us, you can notify us via the instructions detailed in the marketing communication you have received, via your account where online access is provided, or by contacting us by any of the means listed in the Contact us section of our website, or by notifying our Data Protection Officer.

Contact us

Data Protection Officer
Aldermore
4th Floor
40 Spring Gardens
Manchester
M2 1EN

Email: DPO@aldermore.co.uk



Aldermore Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number:204503). Registered Office: Apex Plaza, Forbury Road, Reading, RG11AX. Registered in England. Company No. 947662.

Aldermore Savings' documentation is available in Braille, large print and audio versions.