

How we use your personal information

How we use your personal information – Our privacy and cookie policy

Introduction

When we refer to Nationwide, we mean Nationwide Building Society and its subsidiary companies, and any limited liability partnership of which it is a member. *These include Nationwide Trust Ltd, Nationwide International Ltd, Nationwide Covered Bonds LLP, The Mortgage Works (UK) plc, E-Mex Home Funding Ltd, Cheshire Property Services Ltd (trading as Cheshire Estate Agency), Cheshire Covered Bonds LLP, Derbyshire Home Loans Ltd and Nationwide Independent Financial Services.

Derbyshire Building Society, Cheshire Building Society and Dunfermline Building Society are trading divisions of Nationwide Building Society.

Your privacy is important to us

It is important to us that we treat your personal information as private and confidential.

The purpose of this leaflet is to explain:

- **What information we hold about you**
- **How we use it**
- **Who we may disclose it to**

It also explains some of your rights under the Data Protection Act.

We will not disclose your account details to someone else except where the Code allows us. Normally this will only be when you have agreed or where we are legally required to.

The Personal Information we hold about you

As a customer of Derbyshire Building Society, we hold a variety of information about you and your accounts. We receive this information from a number of different sources including:

- **you, for example when you make an enquiry, open an account, complete a customer survey or during the administration of your account;**
- **your employer, accountant, solicitor, financial advisers etc;**
- **credit reference and fraud prevention agencies;**
- **other organisations where you have agreed to them telling us.**

This information will be held on Nationwide Building Society Group's computers and in other records, even if you decide not to proceed with your application.

The uses we make of Personal Information

This will depend on the account you open, apply for or information you provide. When you open an account or we ask you to provide personal information we tell you how we will use your information. We will ask you to agree to those uses unless the uses will be obvious to you.

The uses are summarised in this leaflet and if you would like more information or to know the names of the organisations marked* below please call our Customer Relationship Team on 08456 004 005.

Central customer database

We may hold information on a central customer database which is a register of our members. If you hold products with Nationwide, Cheshire, Derbyshire and/or Dunfermline Building Societies, please note that for voting purposes it will be the address held by Nationwide that will be used. If you change your address and have a product with Nationwide and also with either the Cheshire, Derbyshire or Dunfermline Building Society it is important that you inform all Societies of this change to ensure that your details are up to date.

If you hold a product with Nationwide (with the exception of customers of Nationwide International Ltd), and you notify us of changes to your personal details, it is our normal practice to update all of your Nationwide records unless you ask us not to.

I have a Product held with:	Will my details be held on Nationwide's central database?	Will my details be used for administrative purposes?	Who do I need to contact to update my records e.g change my address?
Nationwide Building Society; Nationwide Trust Ltd; The Mortgage Works (UK) plc; UCB Home Loans Ltd	Yes	Yes	Nationwide Building Society
Nationwide International Ltd	No	No	Nationwide International
Cheshire Building Society	Yes	Yes	Cheshire Building Society
E-Mex Home Funding Ltd, Cheshire Property Services Ltd (trading as Cheshire Estate Agency)	No	No	Cheshire Building Society
Derbyshire Building Society; Derbyshire Home Loans Ltd	Yes	Yes	Derbyshire Building Society
Dunfermline Building Society	Yes	Yes	Dunfermline Building Society
Nationwide Independent Financial Services Limited	No	Yes	Nationwide Independent Financial Services

Account Administration

This will include using the information we obtain to:

- update and enhance our customer records;
- help us provide you with the service(s) you have with us or are applying for;
- develop goods or services that may be of interest to you in the future;
- create and maintain a customer profile on you to help with product, service and policy development so we can identify and introduce you to products, including those of other organisations, which may be of interest to you;

- carry out market research, detailed statistical and business analysis;
- detect or prevent fraud;
- share with our subsidiary* and associated companies* ("Group Companies"**) to enable a review to take place of your total relationship with Nationwide Building Society Group.

We will also use information about your nationality in connection with identity checks, to ensure that we meet money laundering regulations and for assessing the applicability of any sanctions or limitations on International business.

We will record and may monitor telephone calls and emails to prevent or detect crime, for service quality, or security purposes.

Credit Reference and Fraud Prevention Agencies

When you apply to open an account we will request permission from you to provide information to and carry out searches with Credit Reference and Fraud Prevention Agencies. We will use these credit scoring and/or other automated decision making systems when assessing your application to assist in verifying your identity and for the ongoing management of your account.

Credit Reference and Fraud Prevention Agency searches will be done when you open an account and regularly whilst it is open. The information we receive will include information from the electoral register about you and your financial associates. Details of our search and your application will be added to the records maintained by Credit Reference and Fraud Prevention Agencies on you and those with whom you are associated.

An "association" between joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies when a search is carried out.

All future applications by either or both of you will take into account information about the other.

This linking will continue until one of you successfully files a disassociation with the Credit Reference Agencies. You may already be associated with another person at a Credit Reference Agency in which case we may treat you as financially linked to them and your application will be assessed with reference to any "associated" records.

It is important that you give us accurate information. If you give false or inaccurate information we will record this. We and other organisations may use and search Credit Reference and Fraud Prevention Agencies records to:

- **help make decisions about credit and credit related services, for you and members of your household;**
- **help make decisions on motor, household, credit, life and other insurance proposals and claims for you and members of your household;**
- **trace debtors, recover debt, prevent fraud and to manage your accounts, insurance or life policies;**
- **check your identity to prevent money laundering.**

We and Fraud Prevention Agencies will also use the records for statistical analysis about credit, insurance and fraud.

Whilst your account is open we will continue to send and receive information from Credit Reference and/or Fraud Prevention Agencies. This will include information about any mortgage arrears owed by you. If arrears remain unresolved this information may also be disclosed to a court and if your property is repossessed details will be passed to the Council of Mortgage Lenders for entry onto their Register of Possessions.

Marketing

As part of our service we, our subsidiaries and other carefully selected organisations may inform you about products and services, including those of our subsidiaries, associated, related† and other selected companies and organisations. This may be by email or post and we may also telephone you from time to time. We hope that as a customer of Derbyshire Building Society, a trading division of Nationwide Building Society, you will value us giving you this information.

Your details are used to help us to identify new products and services that we believe may be of interest to you. If you hold accounts with the Nationwide, Derbyshire, Cheshire and/or Dunfermline Building Societies each of these providers will comply with the instruction you have given to them.

From time to time we may invite you to review that decision. If you provide us with information about accounts you hold with other financial providers, we will record these details. We will only do this with your agreement. This information will be used to help us improve our products, services and marketing communications.

We may share your details within Nationwide and with specialist market research companies. These companies may contact you on behalf of Nationwide and invite you to take part in market research.

If you do not wish to receive marketing communication by letter, telephone or e-mail, or any combination of these, you can write at any time to the following addresses:

If you hold accounts with	To change your marketing instruction please contact:
Nationwide Building Society	Nationwide Building Society, Marketing Opt Out, FREEPOST SCE 7125, Swindon, SN38 9LY.
Cheshire Building Society	Marketing Department, Cheshire Building Society Castle Street, Macclesfield, Cheshire SK11 6AF.
Derbyshire Building Society	Customer Services, Duffield Hall, Duffield, Derby DE56 1AG.
Dunfermline Building Society	Sales and Marketing Department, Dunfermline Building Society, Caledonia House, Carnegie Avenue, Dunfermline KY11 8PJ

†A related company is one which provides products and services which can be purchased through us.

Charitable Assignment

When you open a savings account or take out a mortgage with us you agree to the Charitable Assignment Conditions, unless you are an "exempt customer". We may use your personal information for the purposes contained in those Conditions and may pass on that information to the "selected charity" as defined in those Conditions. Please ask us if you would like further information.

Joint Accounts

If you have a joint account with another person(s) then you may be asked to provide information, give consents and authorisations on their behalf. You must obtain their agreement to this before providing this information to us or giving consent on their behalf.

The Internet and our Cookie Policy

We use cookies on our websites and within emails that we send to you. These are stored on your computer and allow us to record information about you, your use of our website and response to our email(s).

We cannot identify you individually from the information obtained from these cookies unless the cookie is contained in an email we send to you or you provide us with personal information about yourself. When you provide us with information we will remind you that we use cookies and explain how we use them.

The information we obtain from cookies will be used for the same purposes as explained elsewhere in this leaflet, to assess our customer preferences, improve our website and to report on how any links to and from our website are used.

We may also use cookies so that we can remember personal information that you have previously provided to us via our website, eg your name and address so that you don't have to give us this information again.

What are cookies and web beacons?

A cookie is a small file containing a text only string that is entered into the cookie folder (memory) of the browser by our website or email. A cookie will usually hold information such as the domain from which the cookie has come, its 'life span' and a value (usually a randomly generated unique number).

There are two types of cookies which are commonly used on websites:

1. session cookies which are temporary and are only placed in the cookie folder until your browser is closed and

2. persistent cookies which have a longer life and remain in your cookie folder for a specific length of time (the 'life span').

We may also use web beacons.

A web beacon is a line of code that is used on our pages which request a 1x1 pixel tag (also known as a blank GIF). These requests are used to log certain information such as which pages have been viewed and how many times.

For more information please visit:
www.allaboutcookies.org

How you can prevent the use of cookies

All current versions of browser technologies enable you to manage the cookies that are created and placed on to your computer. They make it easy for you to delete cookies during or after your visit to our site or you can choose to set preferences regarding the use of cookies before you begin.

For more information on deleting and rejecting cookies visit www.allaboutcookies.org. If you delete or reject cookies this may affect your user experience of our website.

Who else uses cookies on our website?

Content on our website may be provided by other companies and organisations who may also use cookies, this policy does not extend to and cover their use of cookies. When this is the case we will include a link on that part of the website to their privacy and cookie policy.

Electronic Communications

If you communicate with us through our website or contact us by standard email, you should be aware that information sent in this way is not secure and we cannot guarantee that it remains confidential whilst in transit. You should not send any confidential details by email.

Who we may disclose your personal information to

In addition to the persons referred to elsewhere in this leaflet we may pass your personal information to:

- other appropriate organisations, including debt collection agencies, to enable debtors or defaulters to be traced and pursued for any sums due to us;
- any insurance company/local authority to which you may make an application for a guarantee in connection with a mortgage application;
- your solicitor, financial adviser, any organisation that introduced you to us and any other of your professional advisers;
- anyone you appoint to administer or operate the account on your behalf;
- the person who values any property which is security for a mortgage with us, and we may use or give information about the property to others for the purpose of helping to value properties;
- regulatory authorities (including regulators of voluntary Codes of Practice), to the Inland Revenue and any other person/corporate body having a legal right to the information or if the law allows us to do so;
- any person giving a guarantee in respect of a loan for which you are applying for;
- any lender who also has a charge secured on your property;
- any employer, accountant, bank, landlord or mortgagee, or other appropriate person from whom we seek a reference about you;
- our professional advisers, auditors, the insurer of the property and any individual or organisation that we contract or employ to provide goods or services to us.

Your rights under the Data Protection Act

How to request your details

Under the UK Data Protection Act 1998, and the Isle of Man Data Protection Act 2002, you have the right to see and receive a copy of any personal information we may hold on you.

Details of how to apply for a copy of the information Nationwide holds on you may be obtained by writing to: The Subject Access Request Team, MAA, Nationwide Building Society, Ground Floor, North Building, Kings Park Road, Moulton Park, Northampton, NN3 6NW.

For access to Nationwide International records please write to: The Data Protection Officer, Nationwide International Ltd. Samuel Harris House, St George's Street, Douglas, Isle of Man IM99 1RN.

We charge a fee of £10.00 for this service which must be received before we release the details. Cheques or postal orders should be made out to Nationwide Corporate Account/your name.

For access to records held by the Derbyshire Building Society and Derbyshire IFS Ltd, please write to: Operations - Mortgage Pre Completions, Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG, enclosing the £10.00 fee payable to Derbyshire Building Society.

For access to records held by the Derbyshire Home Loans Ltd please write to: Operations - Mortgage Pre Completions, Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG enclosing the £10.00 fee payable to Derbyshire Home Loans Ltd.

For access to records held by the Cheshire Building Society, E-Mex Home funding Ltd, Cheshire Property Services Ltd (trading as Cheshire Estate Agency), please write to: Operations - Account Administration, Cheshire Building Society, Castle Street, Macclesfield, Cheshire SK11 6AF enclosing the £10.00 fee made payable to Cheshire Building Society.

For access to records held by the Dunfermline Building Society please write to: The Data Protection Officer, Dunfermline Building Society, Caledonia House, Carnegie Avenue, Dunfermline KY11 8PJ enclosing a cheque for £10.00 payable to Dunfermline Building Society.

For access to records held by Nationwide Independent Financial Services Limited, please write to: Operations - Mortgage - Pre Completions, Duffield Hall, Duffield, Derby DE56 1AG enclosing a cheque for £10.00 payable to Derbyshire Building Society.

Similarly, you have the right to see any personal data held by the Credit Reference or Fraud Prevention Agencies. If you would like to apply for a copy their addresses are listed in the next section.

Holding your personal information

Whilst we hold your personal information we will keep it secure and confidential. We will not keep that data longer than is necessary to fulfil the business purposes we have told you about, to comply with our statutory obligations, the law, or for audit purposes.

The Information Commissioner

If you would like to know more about Data Protection then the Information Commissioner is a good source of information and advice. Their address is: Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK11 6AF enclosing the £10.00 fee payable.

Alternatively, you can visit their website at: www.informationcommissioner.gov.uk or contact them by phone on: 01625 545700

This leaflet is correct as at the date of its publication September 2009. We shall produce updated editions as and when necessary, and these will be available from our branches and from Duffield Hall.

Call us on
08456 004 005

Visit
thederbyshire.co.uk

Or talk to us
in branch

Derbyshire Building Society is a trading division of Nationwide Building Society which is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority.

Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW

Nationwide Independent Financial Services Limited is a wholly-owned subsidiary of Nationwide Building Society. Nationwide Independent Financial Services Limited is a company registered in England. Number 2170056. Nationwide Independent Financial Services Limited Registered Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

Nationwide Independent Financial Services Limited is authorised and regulated by the Financial Services Authority under registration number 126534.

All calls are recorded and may be monitored for service quality or security purposes to prevent or detect crime.

Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG.

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Derbyshire
Building Society