

# Your personal information

Summary of our privacy notice



**Monmouthshire**  
Building Society

Helping members, communities and  
colleagues thrive today and tomorrow

We take your privacy very seriously and always treat your personal data with the greatest care, holding it safely and securely. This leaflet summarises how we look after and use your data.

# Your personal information

## Why do we collect personal data?

We need to collect data about you to:

- open and run your savings or mortgage account.
- refer you to trusted organisations to provide other services (if you have given us permission to do this).

The amount and type of data we collect depends on the products you have or wish to apply for.

We will always have an appropriate legal basis to use your information.

## Where do you get my data from?

We collect personal data from:

- you.
- someone who is applying for a mortgage or savings account with you (with your agreement).
- your mortgage broker or financial adviser (if you use one).
- other authorised organisations e.g. Credit Reference and Fraud Prevention Agencies.

## **What do you use my personal data for?**

Your data is used to:

- prove your identity.
- run your accounts.
- provide you with our services.
- contact you about our other products, services, promotions, offers or events that we think may be of interest to you (but, only if this is what you want).
- help us prevent fraud and financial crime.
- investigate complaints.
- carry out analysis and required reporting.

## **Who do you share my data with?**

We will only share your data with:

- anyone you appoint to run your accounts.
- regulators or government bodies.
- auditors.
- trusted organisations that provide us with services, who we have checked will protect your personal data in the same way we do.
- any other person or organisation when required by law.
- Credit Reference and Fraud Prevention Agencies.

We will never share your data for marketing purposes with anyone unless you have provided us with permission.

## **Why do we share your information with Credit Reference Agencies (CRAs)?**

If you apply for a mortgage, we share your personal data with CRAs. They provide us with information about your financial situation and history. CRAs keep a record of each search, even if your application is not successful. This could affect your ability to get credit (mortgage, loan, credit card etc.) from other organisations within a short period of time.

For joint mortgage applications, CRAs will create a link between you and any other customer named on the mortgage. This will link your financial records, and you both will be taken into account in all future applications by either or both of you.

We continue to share information about you with CRAs whilst you have a mortgage account with us, including recording any outstanding debt if you do not repay in full and on time. CRAs will share your information with other organisations. We may also make periodic searches at CRAs to help manage your account with us.

## **Why do we share your data with Fraud Prevention Agencies (FPAs)?**

To prove your identity, we make checks with FPAs to prevent fraud and money laundering. If we suspect false or inaccurate information and fraud, we will record this and share the information with FPAs.

## How long do you keep my data?

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We only keep your data for as long as we need to use it. This depends on the product or service you have.

## Do I have any rights over my personal information?

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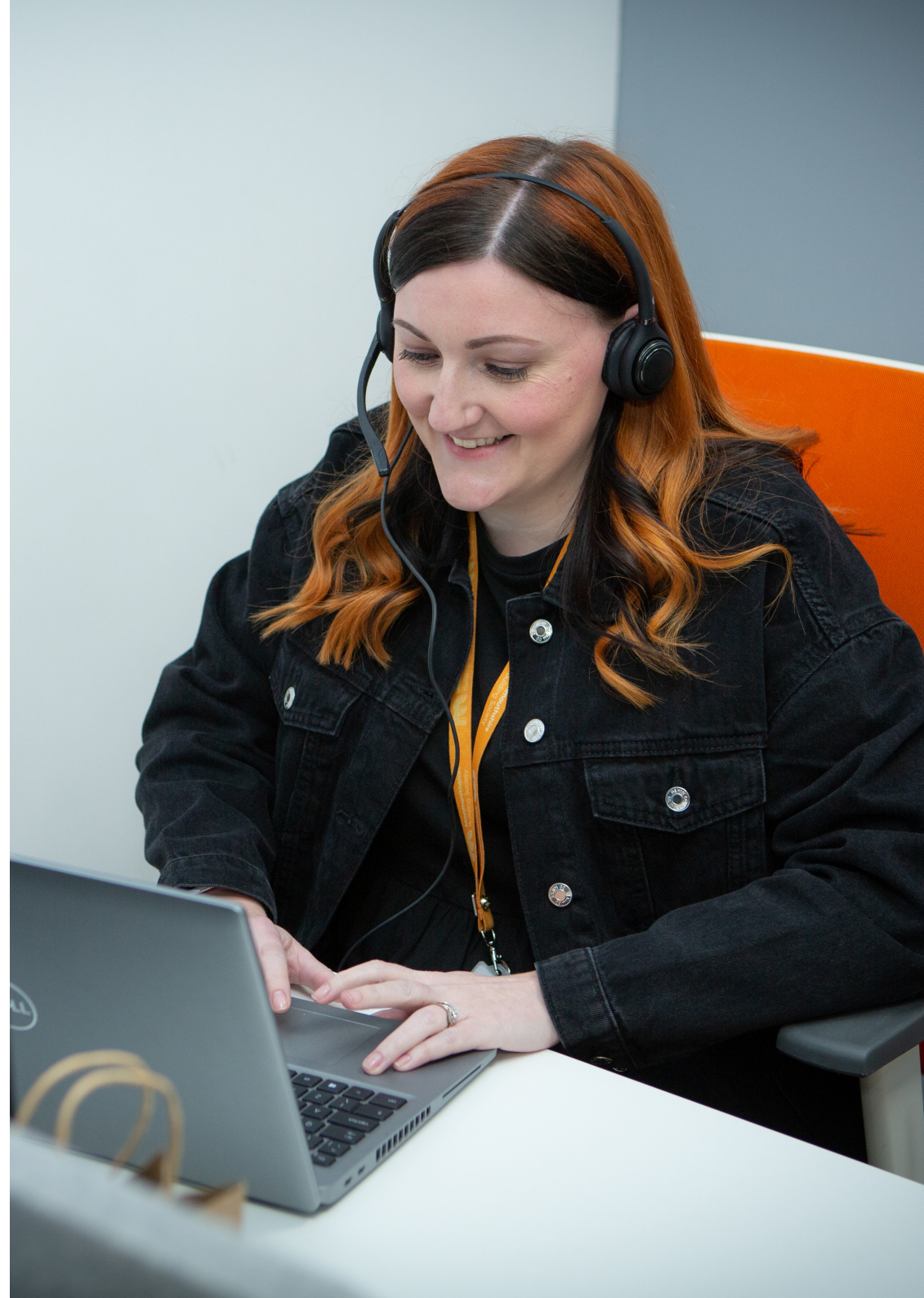
Yes. You have the right to access your personal data, correct it, if it is wrong, remove it in certain situations and object to its use.

## Can I get more information?

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Our Privacy Notice is available from our website [www.monbs.com/privacy](http://www.monbs.com/privacy), in branch or agency offices or call our Customer Services team on 01633 844340 for more information.

If you have any questions about our Privacy Notice or the data we hold, please contact us using the details above or email us directly at [dataprotection@monbs.com](mailto:dataprotection@monbs.com)





Monmouthshire Building Society is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052

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