

Your mortgage and your personal information

When applying for a Bath Building Society mortgage, you will provide us with some of your personal information, which is protected by the EU General Data Protection Regulations (or GDPR for short). This document is intended to give you a brief overview.

Bath Building Society will be the data controller for your personal information relating to your Bath Building Society mortgage, including information you provide to us, as well as that which we obtain from other sources (for example, from Credit Reference Agencies). This means we will be responsible for the information we collect about you in relation to your mortgage. We only collect information which is necessary, we store it safely and securely, and do not hold it for longer than is necessary.

Your personal information will be used to assess and process your mortgage application and for the ongoing administration of your mortgage. The processing is necessary as part of your mortgage contract with us.

We will not sell your personal information. We may occasionally share some of it with other organisations, such as credit reference agencies, who may operate both in and out of the European Economic Area (EEA). This may mean that your personal information may be accessed from these locations but it will be protected by European data protection standards. We will also share your information for fraud prevention purposes and where required to by law.

The GDPR gives you some rights relating to your personal information -

Right to be informed – about the collection and use of your information.

Right to erasure - the right to request that we delete your information.

Right of access and data portability – the right to ask for a copy of the information we hold about you.

Right to rectification - the right to have any errors corrected.

Right to restrict processing - the right to ask that processing be restricted.

Right to object – the right to object to certain types of processing.

The GDPR says that firms can only use personal information where there is a fair reason to do so. Some of the acceptable reasons it states are when -

- the processing is necessary to do with your account, or
- we have a legal duty to process the information, or
- we have a legitimate interest in processing the information, or
- we have your specific consent.

You can ask us not to send you marketing information, but if you do we will still send you information when we are obliged to, such as your annual statement.

If you provide us with personal information about another person (such as a joint applicant or guarantor) in relation to your mortgage, we would ask that you let them have a copy of this document.

You can find full details of how we use personal information and your data protection rights on our website (www.bathbuildingsociety.co.uk/privacy-and-cookies), or if you prefer, we can post or email you a copy on request.

If you have any questions on the subject you can email dataprotection@bibs.co.uk or write to us at Head Office.