

Your personal data – mortgage customers

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

Bath Building Society will be the data controller for your personal data relating to your Bath Building Society mortgage, including data 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 data we collect about you in relation to your mortgage. We only collect data which is necessary, we store it safely and securely, and do not hold it for longer than is necessary.

Your personal data 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 do not sell your personal data. As part of administering your account(s), we may occasionally share some of it with other organisations, such as Credit Reference Agencies, who may operate both in and out of the United Kingdom (UK). We do not normally share personal data outside the UK, but if we do, we will ensure that data protection is to a suitable standard.

We will also share your information for fraud prevention purposes and where required to by law.

The UK GDPR gives you some rights relating to your personal data:

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

Right to erasure – to request that we delete your data

Right of access and data portability – to ask for a copy or transfer of the data we hold about you

Right to rectification – to have any errors corrected

Right to restrict processing – to ask that processing be restricted

Right to object – to object to certain types of processing

The UK GDPR says that firms can only use personal data 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 data, or
- we have a legitimate interest in processing the data, 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 obligated to, such as your annual statement.

If you provide us with personal data 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-policy), 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 our Head Office.