Bath Building Society
Fair Processing Notice

Introduction

We are Bath Building Society, and we can be contacted at our Head Office at 15 Queen Square, Bath, BA1 2HN. Our data protection officer can be contact by email at dataprotection@bibs.co.uk.

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, to verify your identity and related risk management. These checks require us to process personal data about you.

What we process and share

The personal data you have provided, we have collected from you, or we have received from third parties may include your:

- Name
- Date of birth
- Residential address and address history
- Contact details such as email address and telephone numbers
- Financial information
- Employment details
- Identifiers assigned to your computer or other internet connected device including your Internet Protocol (IP) address
- Vehicle details

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested.

We and fraud prevention agencies, may also:-

- Use personal data you have provided to train Artificial Intelligence and machine learning models,
- Enable law enforcement agencies to access and use your personal data both of the above to detect, investigate and prevent crime.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be help for up to six years.

Consequences of processing

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services, goods or financing you have requested, or to employ you, or we may stop providing existing services to you. A record of any suspected fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide

services, financing or employment to you. If you have any questions about this, please contact us on the details above.

Data transfers

Fraud prevention agencies may allow the transfer of your personal data outside of the UK. This may be to a country where the UK Government has decided that your data will be protected to UK standards, but if the transfer is to another type of country, then the fraud prevention agencies will ensure your data continues to be protected bu ensuring appropriate safeguards are in place.

Your rights

Your personal data is protected by legal rights, which include your rights to:

- Object to our processing of your personal data;
- Request that your personal data is erased or corrected;
- Request access to your personal data.

For more information or to exercise your data protection rights, please contact us using the contact details above.

If you are unhappy about how personal data has been used please refer to our complaints policy which can be found on our website, here: https://www.bathbuildingsociety.co.uk/privacy-policy/. You also have the right to complain to the Information Commissioner's Office (https://ico.org.uk/make-a-complaint/), which regulates the processing of personal data.