

Customer information & how we use it

Please read this leaflet carefully as
it contains important information



Unity Trust Bank is committed to ensuring the highest standards of customer confidentiality and takes the privacy and security of customer information seriously.

This guide is provided to inform current and prospective customers how we use customer information.

Your account is with Unity Trust Bank who is the Data Controller.

How is customer information obtained?

- Directly from the customer when opening an account e.g. Application form
- Any other dealings with us or transactions on the account
- Third parties such as credit reference agencies
- From a customer's legal or financial representatives

What kind of information is held?

- Basic information such as name, address, date of birth, telephone number etc.
- Bank account details and transaction information
- Credit ratings

How is the information used?

The main use of your personal information is to open, manage and maintain your account(s) or provide the specific service that you require. Occasionally, we may contact you by letter, telephone, email, or otherwise to inform you about products or services which may interest you.

Your information is also used:

- To maintain and update records to ensure that services offered are the most appropriate for your needs
- To help us respond to your needs and queries
- To be disclosed to third parties for credit checking purposes, where required
- To disclose information which may be required to claim debts
- To update you of other services offered by the bank
- To disclose information, which may be required for regulatory authorities such as the police in response to formal requests or legislative/Court Orders
- To pass relevant data to other companies for our own marketing purposes although a customer has the right to prevent this (see section entitled *Customer rights*)

Disclosure of information

We do not share or give any information to external companies for their own marketing purposes. Sometimes we use external companies to carry out work on our behalf, but our contract with them will not allow them to use your information for anything else.

Occasionally we may provide products or services in conjunction with another company. When this happens, we will inform you of the identity of the other organisation and how your information will be used by us and them.

We will not disclose your information outside of Unity Trust except:

- To our agents and subcontractors for operational reasons
- For the purpose of compliance and regulatory reporting e.g. to the Financial Services Authority (FSA) and to confirm your identity for money laundering purposes
- When we have your consent
- When we are permitted to, or required to do so, by law
- To any persons to whom we transfer rights and obligations under this agreement
- To credit reference and fraud prevention agencies as set out below

Credit reference & fraud prevention agencies

We may disclose your information to licensed credit reference and/or fraud prevention agencies to help make financial or insurance proposals and claims decisions for you and anyone with whom you are linked financially or other members of your household. Our enquiries or searches may be recorded.

You have the right to access your personal information held by credit reference and fraud prevention agencies. We will supply you with their details if you write to us at our address on the next page.

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies
- Law enforcement agencies may access and use this information
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related facilities
 - Managing credit and credit related accounts and facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees

We and other organisations may access and use the information recorded by fraud prevention agencies (from other countries).

We may also disclose information to credit reference agencies about how you conduct your account(s) and this information may be shared with other financial institutions to help make financial decisions about you and anyone with whom you are linked financially or other members of your household. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

Joint and several liabilities

A link will be created at credit reference agencies where applicants are jointly and severally liable for accounts, such as partnerships or unincorporated entities. This financial link will be considered for any future applications for either or both of you. This link will continue until one of you successfully files a disassociation at the credit reference agencies. In practice, this means that should one party default on any monies owed, then both parties will be considered in default until this debt is paid off.

Customer rights

In accordance with the Data Protection Act 1998 a customer, by writing to the bank, has the right to:

- Ask us to correct any inaccurate or incorrect information
- Opt out of receiving information from us about other products and services we offer
- Ask us to stop processing information that may be causing damage or distress. Note, however, that this does not extend to processing which is in accordance with the terms and conditions of your account(s)
- Request a copy of the information the bank holds about them. Upon receipt of a request in writing, payment of a £10 fee and sufficient information to enable us to identify the customer, we will provide all information we hold about the customer, that they are entitled to receive, under the Data Protection Act 1998.

If you do not wish to be contacted by us to update you of services offered by us, simply write to us at the address below. Please remember, however, that opting out could stop us contacting you about any of our products or services, which may benefit you.

Telephone calls may be monitored or recorded for added security and to help maintain service quality.

Data Protection Manager, Unity Trust Bank, Nine Brindleyplace, Birmingham, B1 2HB
Phone: 0845 140 1000



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