

PRIVACY NOTICE

This notice is to let you know how we, Bradford and Bingley plc (“**B&B**”) will use your personal information (also referred to as “personal data”) when you access our DealFinder online tool (“**DealFinder**”). It also explains your privacy rights and how the law protects you.

Who we are

This notice applies to you because you have accessed DealFinder in order to search the mortgage market to find and compare mortgage deals that may be of interest to you and/or, suitable to your needs. You may be using DealFinder because you have a mortgage or loan with either B&B or Mortgage Express (“**MX**”) and we have you made aware of it. However, DealFinder is also available to other individuals (those who are not our customers), and therefore this privacy notice applies to non-customers in the same way as it does to our customers.

B&B and MX are authorised and regulated by the Financial Conduct Authority.

B&B/MX’s Data Protection Officer can be contacted by writing to: The Data Protection Officer, Bradford & Bingley / Mortgage Express, Croft Road, Crossflatts, Bingley, West Yorkshire, BD16 2UA.

The wider UKAR group

B&B, MX and NRAM Limited (“**NRAM**”) are all part of the wider UK Asset Resolution group of companies (the “**UKAR Group**”), and your data may be shared with the group parent company, UK Asset Resolution Limited, and/or with other group companies as required so that we can deliver our services to you and manage our business effectively.

Our mortgage service provider

In providing DealFinder to you, we work closely with the UKAR Group’s mortgage service provider, Computershare Mortgage Services Limited (“**CMS**”). This means that from time to time, we will share your personal data with CMS who, in turn, may share the information with other Computershare group companies which assist CMS in delivering services.

CMS will also share your information with other third party companies, including a company called Defaqto Limited (“**Defaqto**”) which operates DealFinder and accordingly assists us in providing it to you.

All data sharing with CMS and Defaqto is subject to strict confidentiality requirements.

The kinds of personal information we use

To use DealFinder, you must input different kinds of information about yourself into the tool. This information includes:

-) personal information such as your full name, age, employment status, length of employment, and e-mail address;
-) financial information relating to your income including your basic income and/or additional income such as overtime or bonuses;
-) details relating to other persons (such as a joint applicant) including, their age, employment status, length of employment, basic income and any additional income such as overtime/bonuses;
-) details relating to any county court judgments and/or defaults in relation to payment history;
-) passwords relating to your DealFinder account;
-) details of your employment circumstances, credit history and any insolvency process to which you are subject; and
-) details of your mortgage preferences and information about the property to be mortgaged / re-mortgaged.

Where we obtain your data

Much of the personal data we collect as a result of you visiting DealFinder, will come directly from you entering your details on the site. We will also sometimes derive additional data through analysis of that information.

How we use your data

We may use your personal information in the following ways:

-) to perform a search of the mortgage market for the purposes of finding and comparing mortgage deals that may be suitable to your needs;
-) for the purpose of registering you on DealFinder so that you are able to return to and review your search(es) in future;
-) for the purposes of registering you on DealFinder so that you are able to access your information and make changes (if required);
-) to enable you to carry out a password reset in relation to your DealFinder account;
-) to send you marketing email alerts (if you sign up to these and give prior consent) about any new mortgage deals suited to you;
-) to manage our business in an efficient and proper manner; and
-) to generate monthly reports solely for internal use to assist us in undertaking statistical analysis and monitoring volumes with the aim of improving our services and/or identifying any trends.

How the law protects you

The Regulation says that we may only use your personal data where we have one or more legitimate reasons (or grounds) for doing so. The grounds on which we use your data are as follows:

-) **because you have explicitly consented to a specific use of your data.** This applies in relation to all marketing email alerts. You may withdraw your consent at any time;
-) **because it is necessary to comply with a legal obligation.** This applies to circumstances where we disclose your information to a public body, such as the police, that is empowered to demand that we provide it; and
-) **because it is necessary for the purposes of our own legitimate interests.** This applies to many of the ways in which we use your data. It also applies to 'higher level' activities such as undertaking reviews, analysis and reports, which are undertaken as part of the our legitimate interest in arranging the sound internal management and governance of our business. It also applies to circumstances where we disclose your data to:
 - o a third party such as a regulator because we need to do so to defend our rights or standing;
 - o a company (including CMS and Defaqto) to whom we have either indirectly or directly outsourced the delivery of some or all of our services (in accordance with our legitimate interest in managing our business efficiently);
 - o our auditors/accountants and other parties which provide a service to us; and
 - o UK Government Investments Limited ("**UKGI**"), the company which looks after the UK government's ownership of the UKAR Group.

Third parties with whom we share your data

We may share your data with following recipients:

-) companies to whom we outsource the delivery of some or all of our services (including CMS and companies to whom CMS outsources delivery of services (including Defaqto);
-) UKGI (as detailed above);
-) law enforcement agencies where fraud is suspected;
-) regulators (such as the Financial Conduct Authority and the Information Commissioner) where they have asked for information or it is reasonable for us to provide it in defence of our position; and
-) our auditors/accountants and other professional services firms which we may engage to undertake work for us (on the basis that they keep your personal data confidential).

Transfers outside of the European Economic Area ('EEA')

From time to time we may outsource the delivery of some services to companies outside of the EEA and your personal data may be accessible to them. To address the risks which this presents, the relevant recipients are (or, for future transfers of data, will be) placed under strict contractual duties regarding the confidentiality of all customer information, meaning they are obliged to ensure that all personal data is processed in the same way as if it was being processed inside the EEA.

Retention periods

You can delete your account at any time. However, in accordance with our data protection obligations, we are under a responsibility not to retain data longer than it is necessary. Therefore if your account has been inactive for longer than two years we will take steps to delete it. Please note that this will result in all your data being removed from the DealFinder system.

Your rights

Subject to any overriding legal obligations, requirements and/or exemptions, you have the right to:

-) object to our processing of your personal data where it is based exclusively on our legitimate interests (see above);
-) ask us to correct incorrect personal data which we may hold about you;
-) request the erasure of personal data where it is no longer necessary for the purpose(s) for which it was originally collected; and
-) obtain a copy of your personal data.

Please note that you are able to view, correct or delete most of your personal data by logging in to your DealFinder account and carrying out the appropriate actions. Alternatively, you can submit a request to us by writing to: The Data Protection Officer, Bradford & Bingley / Mortgage Express, Croft Road, Crossflatts, Bingley, West Yorkshire, BD16 2UA. Please note that we will ask you to provide a form of identification verification before we can give effect to any such request made by you.

How to make a complaint

Wherever possible, if you have a complaint about our data processing activities, we would like to work with you to resolve this. If you have a complaint please contact The Data Protection Officer as detailed above.

You may also make a complaint about our data processing activities to a supervisory authority. For the UK, this is the Information Commissioner's Office, at ico.org.uk.