

Power of Attorney registration form

Cater Allen Private Bank can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format contact us on **0800 092 3300**. If you're deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone.

Completing this form

Please fill in ALL sections of the form using BLOCK CAPITALS and black ink. Tick any boxes which apply.
If you need help completing this form, please call us on **0800 092 3300**.

You can use this form when any of the following have been appointed on the Power of Attorney (POA) document.

- A family member, friend or any other personal contact.
- A professional, such as a solicitor or accountant.
- A local authority.

Don't use this form if a Trust Corporation has been appointed. Please call us on **0800 092 3300** for the correct form.

Before you get started, here's what you need to know.

1. The attorneys are responsible for using the accounts in line with the account holder's wishes. We can't enforce any instructions or restrictions within the POA document other than the expiry date.
2. Attorneys who act jointly can't be given a debit card.
3. The account holder will lose access to their own accounts if:
 - a Court of Protection, Guardianship or Controllership Order is registered, or
 - you register a Lasting Power of Attorney with a loss of mental capacity clause, or
 - if we're made aware that the account holder has lost capacity and can't manage their own accounts and finances.
4. We can't accept any POA documents registered outside the UK.
5. Here's what you'll need to fill out:
 - If you're a family member, friend or other personal contact, please complete all sections apart from section 4.
 - If you're acting in a professional capacity or are a local authority, and you're named on the Power of Attorney legal document, please complete all sections of the form.
6. If you're registering a Lasting Power, you may be able to get an Office of the Public Guardian access code. This lets us check your POA document without you sending us a copy. You can find out more at **gov.uk/use-lasting-power-of-attorney**

If you have an access code, please include it in section 1. The code expires after 30 days. To give us enough time to review your request, please make sure the code's not due to expire within 5 working days of sending in your application.

If your Lasting Power of Attorney lists 'yes' to 'Preferences', 'Instructions' or both, we can't accept the access code. We'll need to see the full POA legal document.

☐ Tick this box to confirm that:

- all the information provided in this form is up-to-date, and
- if appointed in a personal capacity, the addresses you've provided match the ones we already hold for anyone who's already a Cater Allen customer.

1 Type of document

Please tick to confirm the document type

☐ Court of Protection Order

☐ Unregistered Enduring POA*

☐ Guardianship

☐ Lasting/Continuing POA

☐ General POA

☐ Controllership

If your POA has an expiry date, please confirm this here

Or

☐ tick this box to confirm the POA is for whole of life

Office of the Public Guardian Access Code**

☐ Enduring POA registered and stamped Office of Public Guardian

*We can only accept an unregistered Enduring Power of Attorney (EPA) that was made and signed before 1 October 2007 and where the account holder still has capacity. After 1 October 2007, the account holder must make a Lasting Power of Attorney instead. Where the account holder has lost capacity, the EPA will need to have been registered and stamped by the Office of the Public Guardian (OPG) before we can register it.

**Please provide your Office of the Public Guardian access code if you have one. This should be 13 characters and start with a V.

2 Account holder details

Title (Mr, Mrs, Ms, Miss, Other)

First name

Middle names

Surname

National Insurance Number

Date of birth

Address. This should match the address we already hold

Address for correspondence. For registered and correspondence addresses only UK and British Foreign Office Post Office (BFPO) addresses are acceptable.

C/O and PO Box addresses aren't acceptable

Town/City

Postcode

Country

3 Account holder's account numbers

If you only want to register POA on certain accounts and holdings, please provide the account numbers below.

If you need registration on more than 6 accounts but don't want access to ALL of the account holder's accounts, please call us on **0800 092 3300**.

Account number 1

Account number 2

Account number 3

Account number 4

Account number 5

Account number 6

Debit card

Would you like a debit card for any of these accounts?

☐ Yes ☐ No

Debit cards aren't available where:

- the attorneys are appointed to act on a joint basis
- the account holder holds a joint account with another customer who the attorneys must transact with
- the account doesn't offer cards for example, pensions.

Only 2 card holders are allowed on 1 account. Would you like to remove any existing card holders from this account?

☐ Yes ☐ No

If yes, please include their names here

First card holder to be removed

Second card holder to be removed

Would you like to add any new card holders to this account?

☐ Yes ☐ No

If yes, please include their names below. There's a limit of 26 characters.

First card holder to be added

Second card holder to be added

4 Attorneys acting within a professional capacity

If you're being appointed as a family member or friend, not a professional, you can skip to section 5.

You'll need to fill out this section if you're appointed to act in a professional capacity.

A professional attorney, deputy, controller or guardian is a person employed in a professional capacity. This can include accountants, solicitors, or Local Authority representatives. We can only register a professional from businesses within the UK.

Business (e.g name of firm of solicitors or local authority employed by)

Business type (Please tick as appropriate)

- | | |
|---|---|
| <input type="checkbox"/> Association/Society | <input type="checkbox"/> Charity |
| <input type="checkbox"/> Club Partnership | <input type="checkbox"/> Limited Liability |
| <input type="checkbox"/> Outlet | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Pension Schemes Company | <input type="checkbox"/> Private Limited |
| <input type="checkbox"/> Public Limited Company (PLC) | <input type="checkbox"/> Public Sector Bodies |
| <input type="checkbox"/> Sole Trader | <input type="checkbox"/> Trust Corporation |

☐ Other (Please state)

What does the business do?

For any orders that are not Court of Protection, does the business hold Trust Corporation status? Trust Corporation status isn't required if the business is based in Scotland

- ☐ Yes ☐ No ☐ N/A

Business start date (Either date of incorporation for Limited Co or when the business began trading)

Country of establishment/incorporation

- ☐ Please tick to confirm if you're acting on behalf of a local authority and provide full names and job titles of all executive board members on headed paper.
- ☐ For local authority court of protection orders only, please tick to confirm that appropriate pre-employment checks have been completed for the individuals acting as a professional attorney.
- ☐ Please tick to confirm that you (the person completing this form) are authorised by the account holder, a court or a Local Authority to support the account holder as a professional attorney.

Identification requirements

- You'll need to provide 1 form of ID from list 1 and another form of ID from list 2 of our Customer Identification requirements document. This can be found at caterallen.co.uk/support/account-literature
- A certified copy of the Power of Attorney documents will also need to be provided.
- If you're acting on behalf of a local authority, you don't need to provide ID if more than 1 person is authorised to act on the local authority's behalf, as long as the relevant pre-employment checks have been completed. If only 1 person will be acting on behalf of a local authority, we'll only need to see ID from list 1 if all pre-employment checks have been completed. If pre-employment checks haven't been completed, we'll need to see 2 forms of ID, 1 from list 1 and 1 from list 2

Business Registration Number (e.g. Company (CRN), Registered Charity Number, or Solicitors Regulation Authority (SRA) ID)

Contact name

Contact email address

Contact telephone number

Business address

Postcode

Correspondence address (this will be the address any correspondence for the account holder will be sent to. e.g. bank statements)

- ☐ Please tick if correspondence address is same as business address

Postcode

5 Attorney details (including individuals authorised to act in a professional capacity whose business details are given in section 4 above)

If more than 2 attorneys are to be registered, please copy this sheet to provide all attorney details.

Attorney 1

Title (Mr, Mrs, Ms, Miss, Other)

First name

Middle names

Surname

Do you have any other names you are, or have been, known by?

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Gender

Male

☐

Female

☐

Current home address (permanent residential address).

C/O and PO Box addresses aren't acceptable.

Postcode

How long have you lived at this home address?

Y	Y	M	M
---	---	---	---

Previous address

If you've lived at your current address less than 3 years, please provide details of your previous addresses covering the last 3 years. If more space is needed, please use a separate piece of paper.

Town/City
Postcode
Country

Telephone number (if acting in a professional capacity, please detail your business telephone number)

Email address (if acting in a professional capacity, please detail your business email address)

Country of birth

Nationality

Do you have dual nationality?

Yes

☐

No

☐

If yes, please specify which country

Country of fiscal residence. This is often your country of residence and where you're employed.

Attorney 2

Title (Mr, Mrs, Ms, Miss, Other)

First name

Middle names

Surname

Do you have any other names you are, or have been, known by?

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Gender

Male

☐

Female

☐

Current home address (permanent residential address).

C/O and PO Box addresses aren't acceptable.

Postcode

How long have you lived at this home address?

Y	Y	M	M
---	---	---	---

Previous address

If you've lived at your current address less than 3 years, please provide details of your previous addresses covering the last 3 years. If more space is needed, please use a separate piece of paper.

Town/City
Postcode
Country

Telephone number (if acting in a professional capacity, please detail your business telephone number)

Email address (if acting in a professional capacity, please detail your business email address)

Country of birth

Nationality

Do you have dual nationality?

Yes

☐

No

☐

If yes, please specify which country

Country of fiscal residence. This is often your country of residence and where you're employed.

5 Attorney details (including individuals authorised to act in a professional capacity whose business details are given in section 4 above) (continued)

If more than 2 attorneys are to be registered, please copy this sheet to provide all attorney details and signatures.

Employment status

Employed	<input type="checkbox"/>	Not employed – homemaker	<input type="checkbox"/>
Unemployed	<input type="checkbox"/>	Not employed – student	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>	Retired	<input type="checkbox"/>

Occupation (if employed or self-employed)

Employment status

Employed	<input type="checkbox"/>	Not employed – homemaker	<input type="checkbox"/>
Unemployed	<input type="checkbox"/>	Not employed – student	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>	Retired	<input type="checkbox"/>

Occupation (if employed or self-employed)

6 Attorney data protection statement

Data Protection Statement

Your personal data is data which by itself or with other data available to you can be used to identify you. We are Cater Allen Private Bank, the data controller. This data protection statement sets out how we'll use your personal data. You can contact our Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if you have any questions.

Where there are 2 or more people named on this form, this data protection statement applies to each person separately.

☐ Please tick to confirm you have read and agree to the full Data Protection Statement in section 9. If there are more than 2 people, please print this section again.

☐ Attorney 1 ☐ Attorney 2

7 Attorney declaration

Anyone who wants to transact on this account needs to sign this section of the form. If you're not identified as an authorised signatory then we won't accept your signature as authorisation to carry out a transaction, e.g. on a letter, on a cheque, etc. The following authorised signatories want to operate the account holder's account (the 'Account') with Cater Allen Private Bank ('Cater Allen'):

By signing this application form I/we understand and confirm that:

- My/Our personal information in section 4 and/or section 5 of this application is true and correct.
- I/We agree to tell Cater Allen within 30 days of any change which affects my tax residency status or causes the information on this form to become incorrect.
- I/We confirm that I/We have been appointed by the account holder to act as an attorney, or by the Court of Protection, Sheriff or Office of Care and Protection to act as a Deputy, Guardian or Controller. Or I'm authorised on behalf of the Local Authority acting as attorney whose details are given in section 4.
- I/We understand that my/our personal data will be processed in line with the data protection statement in section 9.
- I/We understand it's my/our responsibility to comply with any restrictions outlined in the POA document.
- I/we will observe the Terms and Conditions of the account.
- I/We have received the FSCS Information Sheet and Exclusions List.
- I/We are registering this POA in the complete knowledge of the customer named.
- I/We understand I/we need to tell Cater Allen about any changes in circumstances relating to this Power of Attorney arrangement.
- I/We understand the account holder will still receive correspondence including a letter which confirms that I/We have been registered against their bank accounts. I/We understand this will happen even if I/we have told Cater Allen that the account holder is not mentally capable of managing their own financial affairs.

- I/We understand that if a joint POA is registered, and one of the joint attorneys is being removed for any reason, then any remaining attorneys will also be removed. This is because the POA agreement becomes invalid. This includes but is not limited to an attorney passing away, screening undertaken by the bank, the attorney disclaiming their appointment, or divorce between attorney and donor.
- I/We are over the age of 18. I'm not currently an undischarged bankrupt nor subject to a Debt Relief Order. If this changes at any point in the future, I understand that I must tell Cater Allen and that I will no longer be able to act as an attorney.

Attorney 1 signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Attorney 2 signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

8 Checklist

To make sure we can process your request as quickly as possible, please complete the checklist below.

If you're a family member or friend, make sure all sections apart from section 4 are completed in full. If you're a professional, please make sure ALL sections of this form are completed.

☐

This form has been signed by all the attorneys, deputies, guardians (Scotland) or controllers (NI) to be registered.

☐

For anyone named on the Power of Attorney legal document either in a personal or professional capacity, we'll need 2 forms of ID. 1 from list 1 and 1 from list 2. Please refer to our 'Customer identification requirements' leaflet which can be found at caterallen.co.uk/support/account-literature

☐

For a local authority, if only 1 person is authorised to act on the account, we need 1 form of ID from list 1. If more than 1 person is authorised to act under the local authority or you would like to immediately close the account holder's accounts and transfer the balances to an account held by the local authority, no ID is needed.

☐

The relevant legal documentation to support the attorney arrangement (see section 1) has been included and all pages are present.

Court of Protection with Court of Protection Order – 2 pages minimum with official Court of Protection stamp

☐

Enduring POA – 4 pages minimum (part A, part B, part B continued, part C, part C continued). Signed by the customer and all attorneys with all signatures witnessed.

☐

Enduring POA registered with the OPG/Court of Protection – 4 pages minimum (as above) with an official Court of Protection stamp. Signed by all attorneys with all signatures witnessed.

☐

Lasting POA – Property and Financial Affairs – 11 pages minimum with an OPG stamp. Signed by our customer and all attorneys or you can provide an Office of the Public Guardian access code if you have one. This should be recorded in section 1. The Office of the Public Guardian access code expires after 30 days. Please make sure that it's not due to expire within 5 working days of your application.

Office of the Public Guardian access code – Please tick to confirm that you've checked and your access code has more than 5 working days before expiry.

☐

General POA – 1 page minimum. With all signatures witnessed.

☐

What to do next

Once you have all of the above, please send it to the following address:

Cater Allen Operations
Sunderland
SR43 4FB

9 Data Protection Statement

Introduction

Personal data is data which by itself or with other data available to you can be used to identify me or a named applicant. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

Where there are two or more people named on this form or this form is being submitted on behalf of a person by a Financial Adviser, this data protection statement applies to each person separately.

The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service applied for. You'll collect most of this **directly** during the application journey either from me or from my Financial Adviser if I have one. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use about me as a personal or business customer (if I am one) may include:

- Full name and personal details including contact information (e.g. home and/or business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);

- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and to share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application.

Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

9 Data Protection Statement (continued)

Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
 - a) To take steps at my request prior to entering into it;
 - b) To decide whether to enter into it;
 - c) To manage and perform that contract;
 - d) To update your records; and
 - e) To trace my whereabouts to contact me about my account and recovering debt.
2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
 - a) For good governance, accounting, and managing and auditing your business operations;
 - b) To search at credit reference agencies at my home and/or business address (if I am a business customer) if I'm over 18 and apply for credit;
 - c) To monitor emails, calls, other communications, and activities on my account;
 - d) For market research, analysis and developing statistics; and
 - e) To send me marketing communications, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
 - a) When I exercise my rights under data protection law and make requests;
 - b) For compliance with legal and regulatory requirements and related disclosures;
 - c) For establishment and defence of legal rights;
 - d) For activities relating to the prevention, detection and investigation of crime;
 - e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
 - f) To monitor emails, calls, other communications, and activities on my account.
4. Based on **my consent**, e.g.:
 - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
 - b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
 - c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;

- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or MasterCard), if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

Credit reference checks (this isn't relevant if you're applying for a savings account)

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me at my home and/or business address (if I am a business customer) with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or b) a hard footprint where I've agreed/requested Cater Allen to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. If I am a business customer, the personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business (where applicable) and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time,

9 Data Protection Statement (continued)

they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- experian.co.uk/crain
- equifax.co.uk/crain

My marketing preferences and related searches

You'll use my home address, phone numbers, and email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I can choose to stop receiving information at any time by contacting you.

Applicant 1

I have ticked any box(es) I **WOULD NOT** like you to use:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Applicant 2

I have ticked any box(es) I **WOULD NOT** like you to use:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Applicant 3

I have ticked any box(es) I **WOULD NOT** like you to use:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Applicant 4

I have ticked any box(es) I **WOULD NOT** like you to use:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Using automated decision making to make decisions about me

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling). In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details of transactions relevant to my accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries.

In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me. You'll also conduct behavioural scoring, including by looking at the accounts and products I already have with you and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on my credit report, but they will not affect my ability to get credit.

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

I may withdraw my consent at any time. Further details can be found in the 'Using My Personal Data' booklet.

Other information about me as a business customer (if I am one)

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account has been closed or has otherwise come to an end based on your legal and regulatory requirements.

My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

9 Data Protection Statement (continued)

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of my personal data;
- The right **to restrict processing** of my personal data;
- The right **to have my personal data erased** (the "right to be forgotten");
- The right to **request access** to my personal data and information about how you process it;
- The right to **move, copy or transfer my personal data** ("data portability"); and
- Rights in relation to **automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: ico.org.uk.

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by calling **0800 092 3300** or I can view it online at caterallen.co.uk.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data, which can't be used to identify me. You may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

