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 Call us on **0800 092 3300**

Using my personal data

How we use your personal data

When you applied for an account with Cater Allen you'd have been given a Data Protection Statement. This explains how we would treat your personal data.

This booklet gives you more information and details of your personal data rights.

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1. The Data Protection Statement explained

Data Protection Statement section	Explanation
Introduction	<p>This section explains who the Data Controller is and gives contact details for the Data Protection Officer.</p> <p>In legal terms Cater Allen is designated as the Data Controller. Cater Allen is the entity that (either alone or jointly with others) determines the purposes and means of the processing of your personal data.</p> <p>If you have any questions about how your personal data is used, or the information in this booklet, you can contact our Data Protection Officer (DPO) at Santander, Sunderland, SR43 4GP.</p>
The types of personal data we collect and use	<p>The sort of personal data we collect and use will vary depending on the accounts you require or have, and your preferred relationship with us. For instance, biometric data would be captured if you registered your fingerprints for Internet Banking, or your voice recordings for voice-activated banking.</p>
Whether providing your personal data is required by law or contract or not	<p>This section says that we must tell you whether the provision of your personal data is optional or mandatory. If the provision of the data is mandatory and we don't already hold it, then you'll need to give us the information. This is so we can process your application or service.</p>
Monitoring of communications	<p>This section explains that we might monitor your ongoing communications with us.</p> <p>This includes monitoring our communications with you so that we comply with regulatory rules, or our own internal processes and protocols:</p> <ul style="list-style-type: none"> ◦ relevant to our business and the services we provide ◦ to prevent or detect crime ◦ in the interests of protecting the security of our communications systems and procedures ◦ for quality control and staff training purposes ◦ when we need to access these as a record of what we have said to you or what you have said to us. For example, where we're required by Financial Conduct Authority (FCA) regulations to record certain telephone lines, we'll do so. <p>Our monitoring will also check for obscene or profane content in communications.</p> <p>In very limited and controlled circumstances we might conduct short-term and carefully controlled monitoring of activities on your account. This will only be done where it's necessary for our legitimate interests, or to comply with legal obligations. For example, if we have reason to believe that a fraud or other crime is being committed. Or where we suspect non-compliance with anti-money laundering regulations that we're subject to.</p>
Using your personal data: the legal basis and purposes	<p>This section tells you how your personal data might be used, and the legal basis for the processing of your information.</p> <p>The legal basis for us processing or analysing your personal data will depend on what we're trying to achieve.</p> <p>Data Protection legislation lets us process your personal data for our own legitimate interests. As long as those interests aren't overridden by your own interests or your fundamental rights and freedoms.</p> <p>An example of 'legitimate interests' would be if you believed you were the victim of a fraud or scam, and you asked us to investigate your claim. To understand what has happened, we might need to share your name, account number, details of any payments and details of the case with the other banks involved. This is so they can trace transactional activity, help to recover any of your money that might remain and reduce the opportunity of the money being used to support criminal activity. The sharing of your data with the banks involved falls within your legitimate interests as well as ours. This is to make sure that money isn't being used for fraudulent or money laundering activities. The banks we might share your data with might be located outside the UK or European Economic Area (EEA). They might not be subject to the same data privacy legal obligations as banks within the UK or EEA, but if this is the case special contractual arrangements will be put in place to make sure your personal data is appropriately protected.</p> <p>Complying with established legal obligations is another reason for us to share your personal data. For example, if you need us to transfer money using CHAPS or internationally, your personal data might be provided to overseas authorities and the beneficiary bank to comply with applicable legal obligations and to prevent crime. This might require us to share your personal data outside the UK or EEA. This information might include your full name, address, date of birth and account number.</p>

Data Protection Statement section	Explanation
Using your personal data: the legal basis and purposes (continued)	<p>Consent for processing of special categories of personal data, at your request, must be explicit.</p> <p>Under Data Protection legislation you can withdraw your consent at any time. If you do this, and there's no alternative lawful reason that justifies our processing of your personal data for a particular purpose, this might affect what we can do for you. For example, it might mean that if you have arrears on your account, we can't take into account any personal data concerning your health. This might result in us being unable to provide you with a service that you'd requested.</p>
Sharing of your personal data	<p>This section details when personal data may be shared, and the types of people or organisations it can be shared with.</p> <p>We might share your personal information with companies and other persons providing services to us. This might include data back-up and server hosting providers, our IT software and maintenance providers, and their agents.</p> <p>If you ask another person or organisation to act on your behalf, we'll share relevant personal information with them to allow them to deal with your request. For example, if you refer a complaint about us to the Financial Ombudsman Service, we'll share relevant complaint information with them. In some cases, this might include special categories of personal data. For example, data relating to racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, or data relating to health, sex life or sexual orientation where it's relevant and we're legally permitted to do so.</p> <p>The Santander group companies that we might share personal data with include Banco Santander, S.A.; Santander UK plc (including cahoot); Santander ISA Managers Ltd; Santander Asset Finance plc; Alliance & Leicester Personal Finance Ltd; Cater Allen Ltd (Cater Allen); Santander Asset Management UK Ltd; Santander Consumer (UK) plc; Santander Corporate and Commercial, a brand name of Santander UK plc (which also uses the brand name Santander Corporate and Investment Banking) and of Santander Asset Finance plc; Santander Insurance Services UK Ltd and Asto Digital Limited.</p>
International transfers	<p>Where we transfer your personal data outside the UK and European Economic Area (EEA), appropriate safeguards as approved by the Information Commissioner's Office (ICO) will be put in place to protect your data.</p> <p>Safeguards can include:</p> <ul style="list-style-type: none"> (i) The International Data Transfer Agreement (IDTA) or Standard Contractual Clauses (SCCs) (ii) Binding Corporate Rules (BCR), provided these have been approved by the ICO. <p>You can get a copy of these by contacting our Data Protection Officer (DPO).</p>
Identity verification and fraud prevention checks	<p>Your personal data can be used to check your identity and for fraud prevention and anti-money laundering purposes.</p> <p>To find out more, refer to the 'Fraud prevention agencies explained' section of this booklet.</p>
Credit reference checks	<p>This section provides information on the sharing of your personal data with the credit reference agencies. To find out more, refer to the 'Credit reference agencies explained' section of this booklet.</p>
Your marketing preferences and related searches	<p>This section tells you how we might use your information for marketing and market research purposes. You can tell us at any time that you don't want to receive marketing or market research requests.</p> <p>You can give your specific marketing preferences as part of your application. You can also contact us at any time to give or update those preferences.</p>
Automated decision making and processing	<p>This section explains what automated decision making is, and the circumstances when it might take place.</p> <p>We might automatically process your personal data, without human intervention, to evaluate certain personal aspects about you (known as profiling).</p> <p>We might analyse or predict, among other things, your economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about you using your personal information. We might analyse certain customer demographics, account holdings and account behaviours and look at details of transactions relevant to your accounts. For example, Direct Debits you have set up on your accounts and products such as credit cards and store cards which you have with other providers elsewhere. We might also analyse events such as the maturity dates of your accounts and opening anniversaries.</p>

Data Protection Statement section	Explanation
Automated decision making and processing (continued)	<p>In some instances, we'll use automated processing and decision making, where relevant, to decide which of our other products or services might be suitable for you. As well as to produce a personalised price for insurance products, to provide an indication of the price prior to an application being made. Publicly available information about you and information about you from third party data sources, such as credit reference agencies, will also be used to provide you with an indication of the price. The personalised price will be presented to you in marketing communications and during contact with Santander that might be suitable. We'll look at the types of accounts that you already have with us, as well as your age, where this is relevant to the product we think you might be interested in. We'll also conduct behavioural scoring, including by looking at the accounts and products you already have with us and how they're 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 might appear on your credit report, but they won't affect your ability to get credit.</p> <p>You might have a right to certain information about how we make these decisions. You might also have a right to request human intervention and to challenge the decision.</p> <p>For some insurance products we might use automated decision making to assist the insurer in determining your final insurance premium. The insurer will use an automated underwriting engine to process your personal information and to better assess insurance risk which will generally give a more accurate price that is relevant to your individual circumstances and needs. The automated underwriting engine will use information, including personal information that you give, as well as other information about you held by us, the insurer and other parties. Where the insurer is carrying out any automated decision making, it will do so on the basis that it's necessary for the insurer to enter the insurance contract with you. You have the right to contest that decision, express your point of view and ask for a human review. Where we carry out any automated decision making for your insurance product, we might ask for your consent during the application process to allow us to do so. You can withdraw your consent at any time.</p>
Criteria used to determine retention periods	<p>This section within the Data Protection Statement explains the criteria we use when deciding how long personal data needs to be kept.</p>
Your rights under applicable Data Protection law	<p>This section lists the different Data Protection rights that you have.</p> <p>Your personal data is protected under Data Protection legislation, and you have a number of rights that you can enforce against us as your Data Controller. These rights don't apply in all circumstances. Your rights include:</p> <ul style="list-style-type: none"> ◦ The right to be informed - including about how we might process your personal data. This was provided to you in the Data Protection Statement. ◦ To have your personal data corrected if it's inaccurate and to have incomplete personal data completed in certain circumstances. ◦ The right (in some cases) to object to processing of your personal data (as relevant). This right allows individuals in certain circumstances to object to processing based on legitimate interests, direct marketing (including profiling) and processing for purposes of statistics. ◦ The right in some cases to restrict processing of your personal data. For example, where you contest it as being inaccurate (until the accuracy is verified). Where you consider that the processing is unlawful and where this is the case. Where you request that our use of it is restricted. Or where we no longer need the personal data. ◦ The right to have your personal data erased in certain circumstances (also known as the 'right to be forgotten'). This right isn't absolute. Where it doesn't apply, any request for erasure will be rejected. Circumstances when it might apply include: where the personal data is no longer necessary in relation to the purpose for which it was originally collected or processed. If the processing is based on consent which you subsequently withdraw. When there's no overriding legitimate interest for continuing the processing. If the personal data is unlawfully processed, or if the personal data must be erased to comply with a legal obligation. Requests for erasure will be refused where it's lawful and permitted under Data Protection law. For example, where the personal data must be kept to comply with legal obligations. Or, to exercise or defend legal claims. ◦ To request access to the personal data held about you and to get certain prescribed information about how we process it. This is more commonly known as submitting a 'data subject access request'. This right will allow you to get confirmation that your personal data is being processed, to get access to it, and to get other supplementary information about how it is processed. In this way you can be aware of, and you can verify, the lawfulness of our processing of your personal data. ◦ To move, copy or transfer certain personal data. Also known as 'data portability'. You can do this where your account is open and where we're processing your personal data based on consent or a contract and by automated means. This right is different from the right of access. The types of data you can get under these two separate rights might be different. You're not able to get through the data portability right all of the personal data that you can get through the right of access. ◦ Rights in relation to some automated decision-making about you, including profiling (as relevant) if this has a legal or other significant effect on you as an individual. This right allows individuals, in certain circumstances, to access certain safeguards against the risk that a potentially damaging decision is taken without human intervention.

Data Protection Statement section	Explanation
Your rights under applicable Data Protection law (continued)	To complain to the Information Commissioner's Office (ICO), the UK's independent body empowered to investigate whether we're complying with the Data Protection law. You can do this if you think we've infringed the legislation in any way. You can visit ico.org.uk for more information. If you seek to exercise any of your rights against us we'll explain whether or not that right or those rights do or don't apply to you with reference to the above, and based on the precise circumstances of your request.
Data anonymisation and aggregation	This section explains that your personal data might be turned into statistical or aggregated data. Data that can no longer identify you. We might share and sell such anonymised data. This includes 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 isn't considered to be personal information after it's been anonymised or aggregated.

2. Fraud prevention agencies explained

Before we give financial services or financing to you, we complete a series of checks. This is to not only verify your identity, but to prevent fraud or money laundering. These checks require us to process your personal data.

What we process and share

The personal data we process and share is what you've given us, details we've collected from you directly, or information we've received from third parties. This might include you:

- name
- date of birth
- residential address and address history
- proximity checking
- contact details, such as email addresses and telephone numbers
- financial information
- employment details
- identifiers assigned to your computer or other internet connected devices, including your Internet Protocol (IP) address
- vehicle details.

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

We or the fraud prevention agencies might also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

Fraud prevention agencies can hold your personal data for different periods of time. If you're considered to pose a fraud or money laundering risk, your data can be held for up to 6 years.

Automated decision making

As part of our personal data processing procedures, decisions might be made by automated means. This means we might decide that you could pose a fraud or money laundering risk if:

- our processing reveals your behaviour to be consistent with money laundering, known fraudulent conduct, or is inconsistent with your previous submissions or activity
- you appear to have deliberately hidden your true identity.

You have certain rights in relation to automated decision making processes. To find out more, refer to the 'Your personal data rights explained' section of this booklet.

Consequences of processing

If we or a fraud prevention agency decide that you pose a fraud or money laundering risk, we might refuse to give the financial services or financing you've requested. We might stop giving existing services to you or refuse to employ you.

A record of any fraud or money laundering risk will be kept by the fraud prevention agencies. This might result in others refusing to give services, financing or employment to you.

Data transfers

Fraud prevention agencies might allow the transfer of your personal data outside the UK. This might be to a country where the UK Government has decided that your data will be protected to UK standards. If the transfer is to another type of country, then the fraud prevention agencies will make sure your data continues to be protected by ensuring appropriate safeguards are in place.

For more information about the fraud prevention agencies that we use, and how they will process your personal data, please contact:

The Compliance Officer

Cifas

6th Floor, Lynton House
7-12 Tavistock Square
London
WC1H 9LT
Website: cifas.org.uk/fpn

The Compliance Officer

National Hunter

PO Box 2756
Stoke on Trent
Staffordshire
ST6 9AQ
Website: nhunter.co.uk/howitworks/

The Compliance Officer

National SIRA

Synetics Solutions Limited
Synetics House
The Brampton
Newcastle under Lyme
ST5 0QY
Website: synectics-solutions.com

3. Credit reference agencies explained

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 Credit Reference Agency Information Notice (CRAIN) document. You can view this at:

- (i) experian.co.uk/crain
- (ii) equifax.co.uk/crain
- (iii) transunion.co.uk/crain

4. Your personal data rights explained

Your personal data is protected under Data Protection legislation. This means you have a number of rights that you can enforce against us as your Data Controller. As email isn't secure, we don't advise you to communicate any personal data with us in this way. If you do make a request to us on email, we'll need to take you through appropriate security over the phone, before your request can be accepted and processed.

Right to rectification

This right refers to having your personal data corrected if it's inaccurate. Or, to have any incomplete personal data completed.

Right to object to processing

In certain circumstances you can object to the processing of your personal information.

To object to the processing of your personal information for marketing or market research, please refer to the 'Marketing and market research opt-out' section of this booklet.

If you object to the processing of your personal data for any other reason, it might mean we can't provide certain products and services to you.

Right to restrict processing

You can ask us to restrict processing your data, where:

- you're contesting the accuracy of your personal data
- we no longer need to process your personal data, but you want us to keep it for use in legal claims
- you've objected to the processing by asking us to stop using your data, but you're waiting for us to tell you if we have overriding grounds. This means we're allowed to keep on using it.

If the right applies, this means except for storage, your personal data can only be processed by us with your consent or for certain things such as legal claims or to exercise legal rights.

If you request that we restrict the processing of your personal data it might mean we can't provide certain products and services to you.

Right to erasure (Right to be forgotten)

In the below situations you can ask us to delete your personal data. Where the right doesn't apply, we'll let you know why we can't action your request.

This right may be applied where:



- personal data is no longer necessary in relation to the purpose for which it was originally collected or processed
- the processing was based on your consent which you withdraw (and there are no other legal grounds for processing that data)
- you exercise your right to object and there are no overriding legitimate grounds for the processing
- there's no lawful reason to keep personal data or if the personal data must be erased to comply with a legal obligation.

Right to portability

You can ask us to give you a copy of certain personal data in a structured, commonly used, machine-readable format. This right only applies to personal data that you've previously given us, we process electronically and we're processing based on your consent or to perform a contract with you. Your account must also be open to exercise this right.

If you request a right to portability on your joint account, you'll only receive your own personal and transactional data and only if you have transactional access on the account. Other joint account customers on the same account will need to make a separate request.



To request a right to rectification, to object or to restrict processing, to erasure or to portability you can contact us:

	<p>By phone</p> <p>Call us on 0800 092 3300.</p> <p>Calls may be recorded or monitored.</p>
	<p>By post</p> <p>Write to us at the address below. We'll need your name, address and account number. Also, your phone number and a convenient time for us to call in case we need to talk to you.</p> <p>Cater Allen Sunderland SR43 4FB (no stamp required)</p>

Marketing and market research opt-out

If you'd prefer not to receive up-to-date information on our products and services, or to be included in market research, you can let us know by updating your marketing preferences at any time.

To opt-out of marketing and market research you can contact us:

	<p>By post</p> <p>Write to us at the address below. We'll need your name, address and account number. Also, your phone number and a convenient time for us to call in case we need to talk to you.</p> <p>Cater Allen Sunderland SR43 4FB (no stamp required)</p>
	<p>By phone</p> <p>Call us on 0800 092 3300.</p> <p>Calls may be recorded or monitored.</p>

Text or email opt-out

If you receive marketing emails and don't want to in future, please use the unsubscribe link within the email.

We'll remove you from all future campaigns.

Sharing of your personal data



If you open an account with us, your information will be kept after your account is closed. Your information might be shared across the Santander Group or associated companies, service providers or agents for administration purposes to:

- provide and run the account or service you have applied for, and develop or improve our products and services,
- identify and advise you by post, telephone or electronic media (including email and SMS) of products or services which our group of companies and our associated companies think might be of interest to you. For credit products, this might involve releasing your details to a credit reference agency, and
- give your name, address and telephone number to market research organisations for the purpose of confidential market research surveys, carried out by post or telephone, on our behalf.

Complaints

We always try to give you the best service. Unfortunately, things can go wrong sometimes. By telling us, we can fully understand what's gone wrong and fix things for you. We can also make long-term improvements to our services.

Contact us:

	<p>By phone</p> <p>Call us free from a UK landline on 0800 092 3300. Please have your Personal Access Code (PAC) to hand when calling. If you don't have a PAC or have lost or forgotten it, call us on the number above.</p> <p>Calls may be recorded or monitored.</p>
	<p>By post</p> <p>Write to us at the address below. We'll need your name, address and account number. Also, your phone number and a convenient time for us to call in case we need to talk to you.</p> <p>Complaints Cater Allen operations Sunderland SR43 4FB</p>

Our complaints guide gives more information on our complaints process, including the handling timescales. You can see it on our website at **caterallen.co.uk**. Or you can call us and ask for it to be posted to you.



You might also be able to refer your complaint to the Financial Ombudsman Service (FOS). The FOS act as an independent and impartial organisation. They help settle disputes between consumers and financial services businesses. You can find more information at **financial-ombudsman.org.uk**

Data subject access requests

You have the right to find out what information, if any, is held about you. This is known as a data subject access request.

A data subject access request isn't designed to deal with general queries that you might have about your account. We aim to give you the information you need without you having to make a formal request. If you'd like to find out specific information about your account, you can call us or write to us.

To make a formal data subject access request you can contact us:

	<p>By phone</p> <p>Call us on 0800 092 3300.</p> <p>Calls may be recorded or monitored.</p>
	<p>By post</p> <p>Write to us at the address below. We'll need:</p> <ul style="list-style-type: none"> ◦ a phone number in case we need to call you to discuss your request, ◦ your sort code and account numbers, and ◦ detail on what information you're requesting. <p>Subject Access Requests Cater Allen operations Sunderland SR43 4FB</p>

Automated decision making and processing

In some instances we'll undertake automated processing and decision making to decide which of our other accounts might be of interest to you. You have a right not to have a decision made based solely on automated processing, including profiling, that produces legal or similar effects. This doesn't apply where the processing is necessary for the performance of a contract, is authorised by law, or the person has given their consent to the processing, though they can revoke their consent thereafter.

Where you've been adversely affected by an automated decision, you think we've made a mistake, or you have further information to support your case, there's an underwriting process in place. We can't guarantee that we'll reverse a decision, but we'll always be happy to reconsider your application if you believe you've been wrongly declined.

To ask us to reconsider your application you can contact us:



By post

Write to us at the address below. We'll need your name, address, phone number and a convenient time for us to call you to discuss your request.

The Appeals Officer

Cater Allen
Sunderland
SR43 4FB

Glossary of terms

Behavioural scoring

Techniques that help organisations decide whether or not to grant credit to customers.

Beneficiary bank

A beneficiary bank is the receiving bank where you have your account.

Binding Corporate Rules

Rules which members of a multinational organisation agree to be bound by to give an appropriate level of protection of personal data when international transfers of data are made within the organisation.

Biometric data

Biometric data means personal data resulting from specific technical processing relating to the physical, physiological or behavioural characteristics of an individual. These can enable or confirm the unique identification of that individual, such as facial images or things like fingerprints.

CHAPS

Clearing House Automated Payment System.

Data Controller

The natural or legal person, public authority, agency or other body which alone or jointly with others, determines the purposes and means of the processing of personal data. Where the purposes and means of such processing are determined by Union or Member State law, the controller or the specific criteria for its nomination may be provided for by Union or Member State law.

Data Protection Officer

A person charged with advising the controller or processor on compliance with Data Protection legislation and assisting them to monitor such compliance.

Disassociation

A disassociation is a method of removing a financial connection between individuals that have been connected together as financial associates at the credit reference agencies. When people have joint accounts or they live together where their earning and spending behaviour affects each other, information on these financial relationships is taken into account when individuals apply for credit. Credit reference agencies hold this information as 'financial associations'. If an individual has been incorrectly linked to someone else or all financial ties have been broken so there are no longer any shared finances such as income or spending, then an individual can request for a 'disassociation' at the credit reference agencies.

EEA

The European Economic Area (EEA) includes the EU countries as well as Iceland, Liechtenstein and Norway.

Legal basis

The legal basis for processing personal data.

Legitimate interest

A legal basis for data processing which is necessary for the purposes of the legitimate interests pursued by the controller or a third party, except where such interests are overridden by the interests, rights or freedoms of the data subject.

Personal data

'Personal data' means any information relating to an identified or identifiable natural person ('Data Subject'). An identifiable person is one who can be identified, directly or indirectly, in particular by reference to an identification number or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person.

Processing

Processing means any operation or set of operations that are performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

Special categories of personal data

The special categories of personal data are personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, health data or data concerning an individual's sex life or sexual orientation, and the processing of genetic data or biometric data for the purpose of uniquely identifying an individual.

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 are 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.

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