

# DATA PROTECTION

A GUIDE TO THE USE OF YOUR  
PERSONAL DATA  
BY WEATHERBYS BANK LTD  
AND  
CREDIT REFERENCE AND  
FRAUD PREVENTION AGENCIES



ESTD 1770

**WEATHERBYS**  

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**BANK**

## WHY WE NEED YOUR INFORMATION AND WHERE WE OBTAIN IT

Our main use of your personal information is to look after your account or to provide a specific service you require. Some details we obtain from elsewhere – from credit reference agencies or your employer for instance.

To comply with money laundering regulations, there are times when we need to confirm (or reconfirm) the name and address of our clients.

We may record telephone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

Our employees are personally responsible for maintaining client confidentiality. We provide training and education to all our staff to remind them about their obligations. Our policies and procedures are regularly audited and reviewed.

## HOW WE USE YOUR INFORMATION

The Data Protection Act puts obligations on users of personal information and lays down principles for its use. One principle states that information has to be processed fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us.

The Data Protection Act does not generally apply to companies but it does cover sole traders and partnerships. When we receive an application from a business we may perform a search with a credit reference agency on the individual company directors or partners.

Unless you have given us your consent, we will not provide information about you to other companies outside the Weatherbys group of companies to use for their own marketing purposes. Sometimes we need to give information to our agents or subcontractors so they can provide a particular service for us. Sometimes, these companies may be located abroad in countries that do not have adequate data protection laws. In these circumstances we always take great care to ensure that your personal information is kept safe and secure.

Some Acts of Parliament oblige us to disclose information about our clients to certain bodies with statutory powers. For example, we must give information to authorised benefit fraud investigators where fraudulent benefit claims are suspected. In addition, the Inland Revenue has the statutory authority to audit our customers' accounts from time to time.

When you request a service or product from us we will use the details you provide to us and details we may already hold about you, such as how you manage your accounts with us to assist us in our assessment process.

We may use a process known as credit scoring and may use other automated decision making processes to assist in the assessment of applications and to make other decisions during your relationship with us. Declined applications and decisions may also be reviewed manually.

## RIGHT OF ACCESS TO YOUR INFORMATION

If you want to know exactly what personal information Weatherbys Bank Ltd holds on you, you may be able to access it under the Data Protection Act 1998. Please write to the Data Protection Officer at its registered office (as may be varied but for the time being (Sanders Road, Wellingborough, Northants NN8 4BX) enclosing a cheque for the administration fee of £10 made payable to Weatherbys Bank Ltd.

If it transpires that the information held is inaccurate, we will make the necessary amendments and confirm to you that these have been made.

## CREDIT REFERENCING

If you apply for any of our credit-based products (e.g. overdraft, loan or current account), we will perform a search with a credit reference agency. We may give details of your account and how you conduct it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

The information below provides further details about how credit reference agencies, Weatherbys Bank Ltd and other lenders use your information.

### **Q: What is a credit reference agency?**

A: Credit reference agencies (CRAs) collect and maintain information on consumers' and businesses' credit behaviour, on behalf of organisations in the UK.

### **Q: What is a fraud prevention agency?**

A: Fraud Prevention Agencies (FPAs) collect, maintain and share, information on known and suspected fraudulent activity. Some CRAs also act as FPAs.

### **Q: Why do you use them when I have applied to your organisation?**

A: Although you have applied to us [organisation name] and we will check our own records, we will also contact CRAs to get information on your credit behaviour with other organisations. This will help us make the best possible assessment of your overall situation before we make a decision.

### **Q: Where do they get the information?**

A: • publicly available information: -  
- The Electoral Register from Local Authorities  
- County Court Judgments from Registry Trust.  
- Bankruptcy (and other similar orders) from the Insolvency Service.

- Fraud information may also come from fraud prevention agencies.
- Credit information comes from information on applications to banks, building societies, credit card companies etc. and also from the conduct of those accounts.

### **Q: How will I know if my information is to be sent to a CRA or FPA?**

A: You will be told when you apply for an account if your application data is to be supplied. The next section of this leaflet will tell you how, when and why we will search at CRAs and FPAs and what we will do with the information we obtain from them. We will also tell you if we plan to send payment history information on you or your business, if you have one, to CRAs. You can ask at any time the name of CRAs and FPAs.

### **Q: Why is my data used in this way?**

A: We and other organisations want to make the best possible decisions we can, in order to make sure that you, or your business, will be able to repay us. Some organisations may also use the information to check your identity. In this way we can ensure that we all make responsible decisions. At the same time we also want to make decisions quickly and easily and, by using up to date information, provided electronically, we are able to make the most reliable and fair decisions possible.

### **Q: Who controls what such agencies are allowed to do with my data?**

A: All organisations that collect and process personal data are regulated by the Data Protection Act 1998, overseen by the Information Commissioner's Office. All credit reference agencies are in regular dialogue with the Commissioner. Use of the Electoral Register is controlled under the Representation of the People Act 2000.

### **Q: Can just anyone look at my data held at credit reference agencies?**

A: No, access to your information is very strictly controlled and only those that are entitled to do so, may see it. Usually that will only be with your agreement or (very occasionally) if there is a legal requirement.

Please read this section very carefully, it will vary from lender to lender.

## WHAT WE DO:

### 1) When you apply to us to open an account, this organisation will: -

- a) Check our own records for information on: -
  - i) Your personal accounts;
  - ii) and, if you have one, your financial associates' (see note 1 below) personal accounts;
  - iii) if you are an owner, director or partner in a small business (see note 2 below) we may also check on your business accounts.
- b) Search at credit reference agencies for information on: -
  - i. Your personal accounts;
  - ii. and, if you are making a joint application now or have ever done the following we will check your financial associates' personal accounts as well: -
    - previously made joint applications
    - have joint account(s);
    - are financially linked (see note 3 below);
  - iii) very occasionally if there is insufficient information to enable us to assist you, we may also use information about other members of your family;
  - iv) if you are a director or partner in a small business we may also check on your business accounts;
- c) Search at fraud prevention agencies for information on you and any addresses at which you have lived and on your business (if you have one)

Notes:

- 1** A financial associate will be someone with whom you have a personal relationship that creates a joint financial unit in a similar way to a married couple. You will have been living at the same address at the time. It is not intended to include temporary arrangements such as students or rented flat sharers or business relationships.
- 2** A small business is defined as an organisation which might be sole trader, partnership or a limited company that has three or less partners or directors.
- 3** Credit reference agencies may link together the records of people that are part of a financial unit. They may do this when people are known to be linked, such as being married or have jointly applied for credit or have joint accounts. They may also link people together if they, themselves, state that they are financially linked.

### 2) What we do with the information you supply to us as part of the application: -

- a) Information that is supplied to us will be sent to the credit reference agencies.
- b) If you are making a joint application or tell us that you have a spouse or financial associate, we will: -
  - i) Search, link and/or record information at credit reference agencies about you both.
  - ii) Link any individual identified as your financial associate, in our own records.
  - iii) Take both your and their information into account in future applications by either or both of you.
  - iv) Continue this linking until the account closes, or is changed to a sole account and one of you notifies us that you are no longer linked.

So you must be sure that you have their agreement to disclose information about them.
- c) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to fraud prevention agencies and other organisations involved in crime and fraud prevention.
- d) Your data may also be used by us to offer you other products, but only if you have given your permission. That will be on the front of any form that you have completed.

### **3) With the information that we obtain we will: -**

- a) Assess this application for credit and/or;
- b) Check details on applications for credit and credit related or other facilities
- c) Verify your identity and the identity of your spouse, partner or other directors/partners and/or;
- d) Undertake checks for the prevention and detection of crime, fraud and/or money laundering.
- e) We may use scoring methods to assess this application and to verify your identity.
- f) Manage your personal and/or business account (if you have one) with ourselves.
- g) Undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services.
- h) Any or all of these processes may be automated.

### **4) What we do when you have an account: -**

- a) Where you borrow or may borrow from us, we will give details of your personal and/or business account (if you have one), including names and parties to the account and how you manage it/them to credit reference agencies.
- b) If you borrow and do not repay in full and on time, we will tell credit reference agencies.
- c) We may make periodic searches of our own group records and at credit reference agencies to manage your account with us, including whether to make credit available or to continue or extend existing credit. We may also check at fraud prevention agencies to prevent or detect fraud.
- d) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

## **WHAT CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES DO:**

### **5) When credit reference agencies receive a search from us they will:**

- a) Place a search “footprint” on your credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.
- b) Link together the records of you and anyone that you have advised is your financial associate including previous and subsequent names of parties to the account. Links between financial associates will remain on your and their files until such time as you or your partner successfully files for a disassociation<sup>5</sup> with the credit reference agencies.

### **6) Supply to us: -**

- a) Credit information such as previous applications and the conduct of the accounts in your name and of your associate(s) (if there is a link between you – see 1b above) and/or your business accounts (if you have one).
- b) Public information such as County Court Judgments (CCJs) and bankruptcies.
- c) Electoral Register information.
- d) Fraud prevention information.

### **7) When information is supplied by us, to them, on your account(s): -**

- a) Credit reference agencies will record the details that are supplied on your personal and/or business account (if you have one) including any previous and subsequent names that have been used by the accountholders and how you/they manage it/them.
- b) If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt.
- c) Records shared with credit reference agencies remain on file for 6 years after they are closed, whether settled by you or defaulted.

### **8) How your data will NOT be used by credit reference agencies: -**

Financial associates (see 1 a) iii) may “break the link” between them if their circumstances change such that they are no longer a financial unit. They should apply for their credit file from a credit reference agency and file for a “disassociation”.

- a) It will not be used to create a blacklist.
- b) It will not be used by the credit reference agency to make a decision.

### **9) How your data WILL be used by credit reference agencies:**

a) The information which we and other organisations provide to the credit reference agencies about you, your financial associates and your business (if you have one) may be supplied by credit reference agencies to other organisations and used by them to

- i) Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities
- ii) Check the operation of credit and credit-related accounts
- iii) Verify your identity if you or your financial associate applies for other facilities.
- iv) Make decisions on credit and credit related services about you, your partner, other members of your household or your business.
- v) Manage your personal, your partner's and/or business (if you have one) credit or credit related account or other facilities.
- vi) Trace your whereabouts and recover debts that you owe.
- vii) Undertake statistical analysis and system testing.

### **10) How your data may be used by fraud prevention agencies:**

a) The information which we provide to the fraud prevention agencies about you, your financial associates and your business (if you have one) may be supplied by fraud prevention agencies to other organisations and used by them and us to : -

- i) Prevent crime, fraud and money laundering by, for example;
  - (1) checking details provided on applications for credit and credit related or other facilities
  - (2) Managing credit and credit related accounts or facilities
  - (3) Cross Checking details provided on proposals and claims for all types of insurance.
  - (4) Checking details on applications for jobs or when checked as part of employment.

b) Verify your identity if you or your financial associate applies for other facilities including all types of insurance proposals and claims.

c) Trace your whereabouts and recover debts that you owe.

d) Conduct other checks to prevent or detect fraud

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

f) Undertake statistical analysis and system testing.

**11)** Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

**12)** Your data may also be used to offer you other products, but only where permitted

## HOW TO FIND OUT MORE

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit, Consumer Services Team**, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0870 241 6212 or log on to [www.experian.co.uk](http://www.experian.co.uk)