

CUSTOMER DATA PROTECTION ACT for NBS

Use of the information you provide

As soon as you enter information on the on-line application form, we will start to process it by carrying out a number of validation checks. When you have completed the form, we will start to process your application in full.

We will ask whether you have ever been made insolvent, bankrupt, made arrangements with creditors and whether you have ever been involved in any court proceedings for debt.

We will also ask you whether you have ever been convicted of or cautioned for (or charged but not yet tried with) any criminal offence(s) involving dishonesty. This information is referred to as "sensitive personal information".

We will use and record the information you provide, (including sensitive personal information) and which we obtain from our searches to consider your application.

In considering your application we will search your record at a credit reference agency/agencies. They will supply us with credit information as well as information from the Electoral Register. They will add to your record details of our search and your application whether or not it proceeds. This will be seen by other organisations carrying out later searches. We will add to your record with the credit reference agency/agencies details of your agreement with us and the payments you make under it.

We will also check your details with a fraud prevention agency/agencies. If you give us false or inaccurate information and we suspect fraud, we will record this.

We will use credit scoring when assessing your application.

We and other organisations may search and use the records of credit reference and fraud prevention agencies to:

- - help make decisions about credit and credit related services for you, those with whom you are linked financially and members of your household
- - help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you, those with whom you are linked financially and members of your household
- - trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies
- - check your identity to prevent money laundering, unless you provide satisfactory proof of identity.

We, the credit reference agency/agencies and the fraud prevention agency/agencies will also use the records for statistical analysis about credit, insurance and fraud.

You may obtain the names and addresses of the credit reference and fraud prevention agencies we use from time to time by telephoning 0115 9564703*. You have a right of see your personal records held by these agencies.

We will also use and disclose the information which you provide (other than any sensitive personal information) and information which we obtain from our searches in the following ways:

- - To assist in tracing and pursuing debtors

- - To comply with any request for information received from any appropriate regulatory body including the Financial Services Authority
- - To allow us to provide you, by post, email or telephone, with details of any products and services that we provide or which companies within our Group provide or which other companies with whom we have business relationships provide, which we think may be of interest to you

*Calls may be recorded

We may make periodic searches of our records, those of the Company and those of credit reference and fraud prevention agencies to manage the Account.

Sensitive personal information will only be used to determine whether or not to accept your application and will not be passed to any third party.

If this application is in your sole name, you understand and agree that information held about you by credit reference and fraud prevention agencies may be linked to records relating to any partner or partners of yours. For the purposes of this application, you understand and agree that you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

If this is a joint application, you both understand and agree that an "association" will be created at credit reference and fraud prevention agencies which will link your financial records. This linking will continue until one of you successfully files a "disassociation" at the credit reference or fraud prevention agencies. You both understand that your associate's information will be taken into account unless either or both of you instruct the Society otherwise. If either of you apply for access to information held at credit reference or fraud prevention agencies, the applicant will only receive information relating to himself/herself and the name(s) of any associate(s).

By completing the on-line application, you give your consent to us using, recording and disclosing the information in this application and which we obtain from our enquiries in the ways we have described. You understand and agree that we may continue to process the information in this application and obtained from our enquiries in the ways described after closure of the account for general business purposes, research and statistical analysis. You also give your specific consent to us using any sensitive personal information for the purpose stated above. If you are providing information relating to any other person, you confirm that you have been appointed as their agent for the purpose of making this application and that you have the irrevocable authority of that person to provide the information (including any sensitive personal information) and to give their consent to us to use the information in the ways we have described.

Information held by us will be processed only for purposes for which we have registered under the Data Protection Act 1998.

The Data Protection Act has been explained and that an Application in principle (AIP) will leave a hard foot print on the customer's credit records *

Is the customer happy for the Society to send them marketing information by post or email?