

Your data protection rights

All the information you need to know about the rights you have under the data protection laws.

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Here is a list of the rights that you have under data protection laws.

1. You have a right to be informed and for us to be transparent about what we do with your personal information. This is why we have a privacy policy. The information that you supply is determined by whether or not we collected your personal information directly from you or indirectly via someone else (such as a broker or other intermediary). Your right to be informed may be relevant if for example, you want to ask for more information about what we do with your personal information.
2. You have the right for your personal information to be corrected if it is inaccurate and to have incomplete personal information completed in certain circumstances. If we have disclosed your personal information to other organisations, we will inform them of any rectification that you request. Your rights in relation to rectification may be relevant if you consider that we are processing inaccurate or incomplete information about you.

3. You have the right to object to the processing of your personal information, in the following circumstances:
 - where processing is based on legitimate interests;
 - where it is processed for direct marketing (including profiling relevant to direct marketing); or
 - where it is processed for the purposes of statistics.

If you wish to find out more about what legitimate interests we rely on or about what profiling we do in relation to our direct marketing communications and activities please refer to our Privacy policy.

Please note that there is an important difference between the right to object to profiling relevant to direct marketing in cases where that profiling activity does not have a legal effect on you or otherwise significantly affects you, and the separate right which exists under data protection laws in relation to profiling including automated decision making which has a legal effect or can otherwise significantly affect you (see below for further information).

4. You have the right to restrict processing of your personal information, for instance:
 - where you contest it as being inaccurate (until any inaccuracy is verified/amended accordingly);
 - where you have objected to the processing of your personal information (where we deem it necessary for legitimate interests) and we are considering whether our organisation's legitimate interests override your own;
 - where you consider that the processing is unlawful (and where this is the case) and where you oppose erasure and request restriction instead; or
 - where we no longer need the personal information for the purposes of the processing for which we were holding it but where you require us to continue to hold it for the establishment, exercise or defence of legal claims.
5. You have the right to have your personal information erased (also known as the *"right to be forgotten"*). This enables you to request the deletion or removal of personal information where there is no compelling reason for its continued processing.

It may be relevant, for example:

- where the personal information is no longer necessary in relation to the purpose for which it was originally collected/processed;
- if the processing is based on consent which you then withdraw;
- when you object to the processing and there is no overriding legitimate interest for continuing it;
- if the personal information is unlawfully processed; or
- if the personal information has to be erased to comply with a legal obligation.

Requests for erasure may be refused in some circumstances such as where the personal information has to be retained to comply with a legal obligation or to exercise or defend legal claims.

6. You have the right to request access to the personal information we hold about you, to obtain confirmation that it is being processed, and to obtain certain prescribed information about how we process it (known as a Data Subject Access Request). For full details of how to make a Data Subject Access Request, please refer to our Privacy policy.

7. The right to data portability. This allows you to obtain, move, copy or transfer your personal information easily from one environment to another in a safe and secure way without hindrance to usability.

This right is only relevant where personal information is being processed based on a consent or for performance of a contract and is carried out by automated means.

This right is different from the right of access (see above) and that the types of information you can obtain under the two separate rights may be different. You are not able to obtain through the data portability right all of the personal information that you can obtain through the right of access.

8. You have rights in relation to automated decision making which has a legal effect or otherwise significantly affects you. This right allows you, in certain circumstances, to access certain safeguards against the risk that a potentially damaging decision is taken solely without human intervention.

This right is different from the more general right to object to profiling (see above) as that right is not tied to a scenario where there is a legal effect on you or where the processing otherwise significantly affects you.

Data protection laws prohibit this particular type of automated decision making except where it is necessary for entering into or performing a contract; is authorised by law; or where you have explicitly consented to it. In those cases, you have the right to obtain human intervention and an explanation of the decision and you may be able to challenge that decision.

You also have the right to complain to the Information Commissioner's Office who regulates data protection laws: www.ico.org.uk.

If you wish to exercise any of these rights against the Credit Reference Agencies, the Fraud Prevention Agencies, or a broker or other intermediary who is data controller in its own right, you should contact them separately.

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Leeds Building Society is a member of the Building Societies Association. The Society is covered by the Financial Ombudsman Service.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).

Large text, Braille and audio tape versions of our brochures are available on request.

Head Office: 26 Sovereign Street, Leeds, West Yorkshire LS1 4BJ.

Let's talk

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