

## **YOUR DATA PROTECTION RIGHTS WITH THE SOCIETY**

Here is a list of the rights that all individuals have under Data Protection laws and how they apply to the personal information about you that we hold

- The right **to be informed** – we have to be transparent with you about the processing that we do with your personal information. This is why we have a Privacy Notice which explains how we collect and use your personal data.
- The right to have your personal information **corrected if it is inaccurate** and to have **incomplete personal information completed** in certain circumstances. If your personal information changes or you need to provide us with further information you should tell us without delay, by visiting a branch, calling Customer Services on 01633 844 340 or sending us a secure message using our 'My Accounts' service, so that we can update our records. If we have disclosed the personal information in question to other organisations, and they are still using it, we will also inform them.
- The right to **request access** to the personal information we hold about you, to obtain confirmation that it is being processed, and to obtain details of the Society's management of personal information, as outlined in our Privacy Notice.
- Rights in relation to **automated decision making which has a legal effect or otherwise significantly affects you**. This right allows individuals to access certain safeguards against the risk that a potentially damaging decision is taken solely without human intervention. The Society undertakes such processes only in respect of mortgage applications and if they would result in your application being declined we will explain that you have the right to obtain human intervention and an explanation of the decision.
- The right **to object** to our processing of your personal information if you feel we are doing this inappropriately. This right applies where we are processing your information for direct marketing and you want us to stop sending you marketing material. We will always comply with such a request. This right also applies where we are processing your information based on our legitimate interests and there is something about your particular situation which makes you want to object to processing on this ground. We would consider the circumstances of your request.
- The right **to restrict processing** of your personal information, for instance where you contest it as being inaccurate (until the accuracy is verified); where you have objected to the processing (where it was necessary for legitimate interests) and we are considering whether our legitimate interests override your own; or for other reasons where you disagree with the way we are handling your data.
- The right **to have your personal information erased** (also known as the "*right to be forgotten*"). You can request the deletion of personal information where there is no reason for the Society to continue processing it. This right depends on the legal basis under which the Society holds your data. In general, information we hold with your consent will be erased on your request, but information we hold under other legal grounds will be kept by the Society for the retention periods listed in our Privacy Notice.
- The right to **data portability**. This allows individuals to request a copy of their personal data that is held in our IT system, in a machine readable format, for reuse in another IT system. This right applies to information that is being processed based on consent or for performance of a contract.

If you would like further information or would like to exercise any of the above rights, then you can visit any of our branches, telephone Customer Services on 01633 844 340, send a secure message via our 'My Accounts' service or email us at [dataprotection@monbs.com](mailto:dataprotection@monbs.com)

If you are unhappy with how we are using your personal information, or you want to complain about how we have handled a request, please refer to our complaints policy at [www.monbs.com/complaints-procedure](http://www.monbs.com/complaints-procedure) and raise your concerns with us using the contact details above. You also have a right to complain to the Information Commissioner's Office [www.ico.org.uk](http://www.ico.org.uk), which regulates the processing of personal data.

Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX. Tel: 01633 844444

Telephone calls may be monitored and/or recorded for security and training purposes.

To find out how we use your data, please visit [www.monbs.com/privacy](http://www.monbs.com/privacy), pop into a branch, call our Customer Services Department (01633 844340) or email [dataprotection@monbs.com](mailto:dataprotection@monbs.com)

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