

the mortgage works 

How The Mortgage Works and Nationwide use your information



Introduction

This privacy statement is a summary of how The Mortgage Works and Nationwide use your personal information. If you'd like a more detailed explanation, please see Nationwide's full privacy statement available in branch or online at www.nationwide.co.uk/privacy.

When we talk about us, we or Nationwide, we're talking about Nationwide Building Society. We're also talking about our subsidiary companies and any limited liability partnerships that we're a member of. These include Nationwide Covered Bonds LLP, The Mortgage Works (UK) plc, E-Mex Home Funding Ltd, Derbyshire Home Loans Ltd and UCB Home Loans Corporation Ltd.

What information do we collect and where do we get it from?

We collect and hold information about you, including your name, date of birth, address and other personal information. We also hold information about the accounts and products you have with us, and any information you provide, or that's generated, when you open and use those accounts, products and services. This could include special categories of data like health details or biometric data (e.g. your fingerprint and facial recognition technology).

Most of the information we hold has come directly from you, or has been generated through your account activity or from your interaction with us in a branch, online or on the phone. We might also collect or receive information about you from third parties, including credit reference agencies, government bodies and authorities, law enforcement agencies or service providers.

If you are providing information on another individual for a joint account, you should make sure you have their authority to give us their personal information.

Why do we collect your information and how do we use it?

We collect and use it so we can offer and manage your accounts, provide services to you, and it also helps us run our business.

Some examples of this are:

- confirming your ID as required by law and to protect your information
- managing your accounts and your access to services like our Internet Bank
- assessing your application by checking your financial situation and if a product you're applying for is suitable for you
- preventing fraud
- providing products and services from others (like our insurance partners) in line with the terms of your relationship with them
- debt management and recovery
- marketing Nationwide products and services to you, depending on the preferences you've chosen
- developing our business and member engagement to make sure we're running consistently and efficiently.

We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests. If you'd like a more detailed explanation, please see Nationwide's full privacy statement available in branch or online at www.nationwide.co.uk/privacy.

Automated decision making

As part of the processing of your personal data, decisions may be automated. This may include identifying and preventing fraud and completing checks to ensure individuals meet the eligibility criteria for a product or service.

In certain circumstances, you may have the right to have these decisions reviewed. Further information on this processing and these rights are available in branch and online at www.nationwide.co.uk/privacy.

Special category data

Sometimes we will collect, or you might want to give us, information that we call 'special category data'. This could be information about your health which means we can help you access our products and services.

We'll always ask for your consent when we can, but if you write to us or you're signed in to the Internet Bank, we'll assume you're happy for us to record information (unless you tell us not to). If information is provided by someone acting on your behalf, we'll record what information has been provided and who gave it to us.

Who do we share your information with?

We share your information within Nationwide, with suppliers who support the operation of our business and with any third parties you've asked to act on your behalf. If the law requires or allows us to, we'll also share information with other organisations. This could include credit reference agencies (see next page), fraud prevention agencies and other government bodies, regulators and law enforcement agencies.

When we share information with third parties and organisations, whether inside or outside the UK, we'll make sure we only give them information that's necessary and that your data will stay secure.

Checking your credit

In order to credit score your application and confirm your identity, we may carry out a search with Call Credit, Equifax and Experian, (Credit Reference Agencies), and the voters roll, using all applicants' names and any previous names held. A record may be held by them whether or not the application proceeds and a link between you and any joint applicant may be created.

We will make our initial lending decision based on an automated assessment of your application we have obtained from Call Credit, Equifax and Experian. The outcome of the automated assessment may be that your application should be referred for manual underwriting, in which case it will be referred to an underwriter for consideration.

We will consider credit information held including that of anybody financially linked to you, and will check your details with our records and Fraud Prevention Agencies. We will record details of your current financial commitments with other organisations for fraud prevention.

If you give us false or inaccurate information and we suspect fraud, we will record this in our record and theirs. We do this in order to protect ourselves and our customers from thefts and fraud. This information may be used by us and other organisations for fraud prevention.

Please be aware that a full credit score will leave a footprint against your credit record.

Updating your information

To make sure your personal details are accurate, please let us know straight away if you change your name or contact information. If you tell us you've changed your postal address, we'll update all addresses we hold for you, unless you tell us not to.

If you've opened an account or policy with another organisation that we've introduced you to, e.g. our insurance partners like Royal Sun Alliance, you'll need to contact them to let them know about any changes.

Your rights

You have certain rights when it comes to your personal information. This includes rights to access and correct your information, and to erase, transfer, object to, restrict or take away consent around how we use your information.

However, these rights might not be available to you in all circumstances. We'll always consider your request and get back to you as soon as we can within one month. To find out more about these rights and who you need to contact, please see Nationwide's full privacy statement available in branch or online at www.nationwide.co.uk/privacy.

You also have the right to complain to the Information Commissioner's Office, who oversees data protection regulation in the UK. Their details can be found online at www.ico.org.uk.

How long do we keep your information for?

It is our practice to keep your information only for as long as is necessary to manage your relationship with us, and comply with legal and regulatory requirements.

Where can I find more information?

A more detailed privacy statement explaining how Nationwide uses your information is available in branch or online at www.nationwide.co.uk/privacy.

When will we update this notice?

We keep our privacy statement under regular review. From time to time, we might update or amend our privacy statement. You should check for updates regularly in branch or online at www.nationwide.co.uk/privacy.

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage.

The Mortgage Works (UK) plc (Company No. 2222856) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. You can confirm our registration on the FCA's website fca.org.uk

The Mortgage Works (UK) plc also acts as agent and mortgage administrator for Derbyshire Home Loans Ltd (Company No. 2628265, FCA No. 302586) and for E-Mex Home Funding Ltd (Company No. 02124900, FCA No.305370). All three companies are wholly owned subsidiaries of Nationwide Building Society, are registered in England and Wales with their registered office at Nationwide House, Pipers Way, Swindon, SN38 1NW and are authorised and regulated by the FCA.

Most buy-to-let mortgages are not regulated by the Financial Conduct Authority.

The Mortgage Works (UK) plc, Portman House, Richmond Hill, Bournemouth, BH2 6EP.

Telephone: **03456 06 40 60**

Please note that for our mutual protection and to improve service standards, we may monitor and/or record telephone calls.

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