

Information

How Nationwide uses your personal information



Introduction

When we refer to Nationwide, we mean Nationwide Building Society and its subsidiary companies, and any limited liability partnership of which it is a member. These include Nationwide Trust Ltd, Nationwide International Ltd, Nationwide Covered Bonds LLP, The Mortgage Works (UK) plc, E-Mex Home Funding Ltd, Cheshire Property Services Ltd (trading as Cheshire Estate Agency), Cheshire Covered Bonds LLP, Derbyshire Home Loans Ltd and Nationwide independent Financial Services Limited.

Derbyshire Building Society, Cheshire Building Society and Dunfermline Building Society are trading divisions of Nationwide Building Society.

Information we hold

Nationwide hold the following details about you:

- personal information, such as your name, address and date of birth
- details of the accounts and products you hold and previously held with Nationwide
- details of products with other providers that we have sold to you or you have told us about
- details of when you contact us and when we contact you

Confidentiality

Sometimes you may wish to make an informal request to see part of your information because you want to check specific details on your account(s). We will be happy to discuss these requests with you but, as you will appreciate, there is a need for us to protect your confidentiality.

One of the ways we protect your confidentiality is to check that anyone asking for personal information has the right to receive it. Sometimes we may ask you to prove your identity or provide a written authority before making information available.

Central customer database

We may hold information on a central customer database which is a register of our members. If you hold products with Nationwide, Cheshire, Derbyshire and/or Dunfermline Building Societies, please note that for voting purposes it will be the address held by Nationwide that will be used. If you change your address and have a product with Nationwide and also with either the Cheshire, Derbyshire or Dunfermline Building Society it is important that you inform all Societies of this change to ensure that your details are up to date.

If you hold a product with Nationwide (with the exception of customers of Nationwide International Ltd), and you notify us of changes to your personal details, it is our normal practice to update all of your Nationwide records unless you ask us not to.

I have a Product held with:	Will my details be held on Nationwide's central database?	Will my details be used for administrative purposes?	Who do I need to contact to update my records e.g change my address?
Nationwide Building Society; Nationwide Trust Ltd; The Mortgage Works (UK) plc; UCB Home Loans Ltd	Yes	Yes	Nationwide Building Society
Nationwide International Ltd	No	No	Nationwide International
Cheshire Building Society	Yes	Yes	Cheshire Building Society
E-Mex Home Funding Ltd, Cheshire Property Services Ltd (trading as Cheshire Estate Agency)	No	No	Cheshire Building Society:
Derbyshire Building Society; Derbyshire Home Loans Ltd	Yes	Yes	Derbyshire Building Society
Dunfermline Building Society	Yes	Yes	Dunfermline Building Society
Nationwide independent Financial Services Limited	No	Yes	Nationwide independent Financial Services Limited

Use of your details

Checking identity

We are required by law to check the identity of our new customers. This makes it more difficult for criminals to use financial systems, or to use false names and addresses, or to steal the identities of innocent people. Checking identity is an important way of fighting money laundering and other criminal activities.

To enable us to meet this obligation we will access databases held by a credit reference agency in order to validate your name and address. This process involves checking the details you provide against those held by the credit reference agency to confirm your identity. If we are unable to validate your name and address details electronically, we may ask you to provide certain documents to confirm your name and address.

In addition to this, as part of our ongoing requirement to verify the identity of existing customers, you may be asked to provide certain documents to confirm your name and/or address even though you may not be applying for new products or services.

Managing your accounts

Nationwide uses your personal information to open, maintain and manage your accounts and policies and to deal with enquiries you may make or authorise. We collect this information from you directly, from a third party authorised to act on your behalf, or from other organisations such as credit reference agencies. When we ask you for information we will explain to you why we need it and how we plan to use it.

Marketing

Your details are used to help us to identify new products and services that we believe may be of interest to you. If you hold accounts with the Nationwide, Derbyshire, Cheshire and /or Dunfermline Building Societies each of these providers will comply with the instruction you have given to them.

If you do not wish to receive marketing communication by letter, telephone or e-mail, or any combination of these, you can write at any time to the following addresses:-

If you hold accounts with	To change your marketing instruction please contact:
Nationwide Building Society	Nationwide Building Society, Marketing Opt Out, FREEPOST SCE 7125, Swindon, SN38 9LY.
Cheshire Building Society	Marketing Department, Cheshire Building Society Castle Street, Macclesfield, Cheshire SK11 6AF.
Derbyshire Building Society	Customer Services, Duffield Hall, Duffield, Derby DE56 1AG.
Dunfermline Building Society	Sales and Marketing Department, Dunfermline Building Society, Caledonia House, Carnegie Avenue, Dunfermline KY11 8PJ.
Nationwide independent Financial Services Limited	Customer Services, Duffield Hall, Duffield, Derby DE56 1AG

From time to time we may invite you to review that decision. If you provide us with information about accounts you hold with other financial providers, we will record these details. We will only do this with your agreement. This information will be used to help us improve our products, services and marketing communications.

We may share your details within Nationwide and with specialist market research companies. These companies may contact you on behalf of Nationwide and invite you to take part in market research.

Pre-filling of forms

If you are an existing customer applying for a new Nationwide product or a product sold by Nationwide, in order to improve our service to you and speed up the account opening process, we may pre-fill the application forms using the information we already hold about you.

System testing

We are continually looking to improve our systems to provide a more efficient service. As part of this process, it may be necessary to use information provided by our members for the purpose of system testing. We will ensure that any testing is carried out in a secure and controlled environment.

Processing information outside of the UK

If it is necessary to process your personal information outside the United Kingdom, Nationwide will ensure that it is secure and protected from unauthorised access.

Sharing your details

Within Nationwide

Information about you and any products you hold with us will be shared within Nationwide for:

- making lending decisions
- tracing debtors
- collecting debts
- assisting in verifying your identity
- business analysis
- training, legal and regulatory compliance
- preventing or detecting fraud and money laundering

With other organisations

Nationwide will only disclose your personal information to other people or organisations if we have obtained your consent to do so, where we have sold their product to you or in exceptional circumstances where we are required or permitted to do so by law.

Nationwide does not share or give any information to external companies for their own marketing purposes. Sometimes Nationwide uses external companies to carry out work on our behalf, but our contract with them will not allow them to use your information for anything else.

Occasionally Nationwide may provide products or services in conjunction with another company. When this happens, we will inform you of the identity of the other organisation and how your information will be used by us and by them.

If you have opened an account or policy with another organisation introduced to you by Nationwide and you notify us of amendments to your personal details we may pass the updates to them. We advise you to contact the other organisation to confirm the changes.

Risk Assessment

Credit checking and fraud prevention:

When you apply for a new account or facility, we may use the information you give us to assess any business risk by taking a credit reference on you, credit scoring you, or underwriting your application.

Credit scoring

Credit scoring and underwriting are automated techniques, which base decisions on the information you have provided directly to us, any information we may hold about you and any information we may obtain from credit reference agencies or other organisations. Where we use information from other organisations, we will tell you who they are. This process also helps us to determine the facilities that we are able to offer you, so it is very important that the information you give us is accurate.

If your application is declined, this will not be disclosed to the credit reference agency.

When considering your application for a mortgage, loan, credit card, account with overdraft facilities, or increase to an existing loan or overdraft, we search credit reference agency files and the voters roll to verify the identity of all applicants in order to protect you and Nationwide. The agencies we use will add to your record details of our search which will include any previous and subsequent names, and your application, whether or not your application proceeds. These details will be seen by other organisations that make searches.

Please be aware that multiple credit searches may affect your ability to obtain credit elsewhere.

If you are making a joint application a 'financial association' will be created between yourself and the other applicant(s) at the credit reference agencies. This association and any others that either of you may have will be considered in all future applications by ourselves and other lenders.

Credit reference agencies

We will record details at the credit reference agencies of your agreement with us, the payments you make under it and any default or failure to keep to its terms.

These records will be shared with other organisations and used by us and them to:

- i) help make decisions about credit and credit related services such as insurance, for you and members of your household
- ii) trace debtors, recover debt, prevent money laundering and fraud

The Credit Reference Agencies may use your information for statistical analysis.

Prevention of financial crime

For credit based products (such as our current account, credit card, personal loans or mortgages) we will carry out additional fraud prevention checks using fraud prevention databases.

1. If false or inaccurate information is provided when an application is made, and fraud is identified, details will be passed to fraud prevention agencies
2. Law enforcement agencies may access and use this information
3. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities (such as additional loans or overdrafts)
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
4. Details of the fraud prevention databases that we use are listed in the "Further Information" section

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

Insurance products from other Companies sold by Nationwide

Complaints

If your complaint is about the administration, or terms and conditions of an insurance product sold by Nationwide but provided by another Company, you may need to contact the insurer to resolve any issues that you might have. Where necessary, we will forward details of your complaint to the insurer concerned and provide you with their contact details.

If it appears that your complaint might be better investigated by another Company we will let you know how to contact them, and will send details of your complaint to them.

Prevention of financial crime

In the event of any investigation into suspected fraud or money laundering activity by the insurer, Nationwide will make the information collected when the product was opened – i.e. the details you provided and information provided for checking your identity – available to the insurance provider concerned.

Sensitive Data

For some insurance products it will be necessary to collect and process information which the Data Protection Act defines as “sensitive” (such as criminal convictions or health information) either at the point of product application or when a claim is made. In such cases we will always explain what information we require and why it is needed – and you will be asked to consent to it being processed. Such data will always be processed and stored securely.

Debt recovery process

If you default on your repayments and we fail to reach an agreement to repay the debt, we will give you 28 days notice before recording a default with the credit reference agencies. The default will remain on the credit reference agency records for a period of 6 years.

In addition we may authorise a third party such as a debt collection agent or a solicitor to act on our behalf in the recovery of the debt. If we decide to take this action we will inform you before we disclose your details to them.

If we are unable to locate you to discuss the situation, we may pass your details to a tracing agency.

Security

We may record telephone calls for security and training purposes. We also operate CCTV throughout our branch network.

Email Communications are not 100% secure unless the data is being sent encrypted whereas communications sent through the Online Bank are encrypted and secure. If you email us, or send us your email address we will record it and we will not give your email address to any third parties without your permission. We will not send out confidential information via email, as we cannot check your identity or confirm that only you will receive it.

Access to your details

Correction of details

You have the right to have any inaccurate information corrected. To request an amendment to your details please write to: The Data Privacy Manager, Data Privacy Team, IS, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW

How to request your details

Under the UK Data Protection Act 1998, and the Isle of Man Data Protection Act 2002, you have the right to see and receive a copy of any personal information we may hold on you.

Details of how to apply for a copy of the information Nationwide holds on you may be obtained by writing to: The Subject Access Request Team, MAA, Nationwide Building Society, Ground Floor, North Building, Kings Park Road, Moulton Park, Northampton, NN3 6NW.

For access to Nationwide International records please write to: The Data Protection Officer, Nationwide International Ltd., Samuel Harris House, St George's Street, Douglas, Isle of Man IM99 1RN.

We charge a fee of £10.00 for this service which must be received before we release the details. Cheques or postal orders should be made out to Nationwide Corporate Account/your name.

For access to records held by the Derbyshire Building Society and Derbyshire IFS Ltd, please write to: Operations - Mortgage Pre Completions Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG, enclosing the £10.00 fee payable to Derbyshire Building Society.

For access to records held by the Derbyshire Home Loans Ltd please write to: Customer Services, Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG enclosing the £10.00 fee payable to Derbyshire Home Loans Ltd.

For access to records held by the Cheshire Building Society, E-Mex Home funding Ltd, Cheshire Property Services Ltd (trading as Cheshire Estate Agency), please write to: Operations - Account Administration, Cheshire Building Society, Castle Street, Macclesfield, Cheshire SK11 6AF enclosing the £10.00 fee made payable to Cheshire Building Society.

For access to records held by the Dunfermline Building Society please write to: The Data Protection Officer, Dunfermline Building Society, Caledonia House, Carnegie Avenue, Dunfermline KY11 8PJ enclosing a cheque for £10.00 payable to Dunfermline Building Society.

For access to records held by Nationwide independent Financial Services Limited, please write to: Customer Services, Duffield Hall, Duffield, Derby DE56 1AG

Similarly, you have the right to see any personal data held by the credit reference or fraud prevention agencies. If you would like to apply for a copy their addresses are listed in the next section.

Further Information

Credit reference agencies and external databases

Nationwide uses the services of the following credit reference agencies:

Equifax Europe Ltd

Credit File Advice Centre, PO Box 1140.
Bradford, BD1 5US.
www.equifax.co.uk

Experian Ltd

PO Box 8000, Nottingham. NG80 7WF
Tel: 0844 4818000
www.experian.co.uk

Callcredit plc

Consumer Services Team, PO Box 491, Leeds. LS3 1WZ.
www.callcredit.co.uk/home

Nationwide subscribe to the following databases which share information relating to creditworthiness and to help prevent fraud:

APACS	A UK payments association which is used by banks, building societies and card issuers to share data for fraud prevention purposes.
CAIS, Insight and Share	These are credit account information sharing schemes, which are operated by the principal credit reference agencies.
CIFAS	This is a data sharing scheme used for fraud prevention and detection.
IDS Ltd	Insurance Database Services Ltd, an insurance fraud prevention database using the Claims Underwriting Exchange (CUE) and supported by the Association of British Insurers.
CIAFR	A fraud prevention service operated by Equifax Europe (UK) Ltd for a number of insurance companies
National Hunter	A fraud prevention service operated among a number of lenders of mortgages and unsecured loans, credit card operators and insurance companies.
National SIRA	A fraud prevention service operated among a number of lenders of mortgages and unsecured loans, credit card operators and insurance companies.
CML Possessions Register	Operated by the Council of Mortgage Lenders, recording details of borrowers whose properties have been repossessed by lenders.
RSA Security Ireland Ltd	An online fraud prevention service operated among a number of payment card issuers to prevent fraudulent online transactions using credit and debit cards.

You can order all our publications in large print, Braille, audio cassette or CD. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

If you have hearing or speech difficulties, and are a textphone user, you can call us direct in text on **0800 37 80 01**. You can also call us via BT Typetalk by dialling **08001 08457 30 20 10**.

Calls may be recorded.



Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

Nationwide Building Society subscribes to the Banking Code. Complaints we cannot settle through our internal procedure may be referred to the Financial Ombudsman Service.

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