




# YOUR RIGHTS AND DATA PROTECTION





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This booklet explains your Data Protection rights.

## Data Protection Laws

You supply information about yourself to organisations such as government bodies, banks, building societies insurance companies, medical professionals and many others for them to use to provide services to you and satisfy contractual or legal obligations. Data Protection laws exist to protect and safeguard your rights and to ensure your personal information is processed in a fair and transparent way.

Accord Mortgages Limited decides what personal information we need to collect, why we need it, how we use it, where we may obtain further personal information from, who we share it with and how long we keep it. This makes us the Data Controller of your personal information for data protection purposes.

We use Data Processors to act on our behalf under contract and after we have assessed their suitability. They are obliged to process your information only according to our instructions, keep it safe and not use your details for any other purposes. We will not sell your details to any other companies for them to use for their own purposes.

Data Protection laws give you rights relating to your personal information and set out rules that organisations acting as Data Controllers or Data Processors, must abide by.

Your rights, as outlined in this booklet, enable you to ensure that your personal information is accurate, is only made available to those that should have it and is only used for the purposes you expect.

Any rights requests you make will be met within one month. If there are exceptional circumstances where this timescale cannot be met we will contact you and explain this to you.

This booklet is intended as a guide for individuals on their data protection rights and on the data protection obligations of Accord Mortgages Limited.

## Your rights under Data Protection Laws

**The Data Protection laws provide you with the following rights:**

### **1. To be informed about processing of your personal information (Fair Processing Notice or Privacy Notice)**

You have the right to be informed of the identity of the Data Controller, the purpose for obtaining your personal information and how it is used.

Accord Mortgages Limited must be transparent with you about the processing we do with your personal information and ensure that you are informed of:

- The identity and contact details of the Data Controller, i.e. the organisation collecting and using your personal information
- The name and contact details of the Data Protection Officer
- The purposes for keeping your information and the legal basis for that processing including any legitimate interests of the organisation
- The categories of information collected
- The retention periods or criteria used for retaining personal information
- The identity of any third party your personal information will be shared with
- The use of any automated decision making, including profiling (e.g. carrying out a credit score)
- Any transfers to countries outside the EU and the safeguards that exist
- Your rights relating to data protection.

Accord Mortgages Limited provides a summary of the above details at the time of collecting your personal information. A more detailed explanation can be found in our 'How We Use Your Personal Information' booklet.

A copy of this booklet can be found at [www.accordmortgages.com/privacy](http://www.accordmortgages.com/privacy)



If your personal information was not obtained directly from you, we must provide you with the information about the processing we do with your personal information:

- Within a reasonable period of obtaining the information but no later than one month
- During the first communication with you, or
- At the latest, when we disclose the information to someone else.

## 2. To rectification (Accuracy)

If you consider that the personal information we hold about you is inaccurate or incomplete, you have the right to have it corrected or completed.

If we have disclosed the personal information in question to other organisations, we will inform them of the corrections that need to be made.

If we have shared your personal information with our Data Processors we will ensure that they are made aware of the change, and changes will be made as soon as possible but within one month.

## 3. To object (Opt-Out)

You can request that we stop the processing of your personal information. You have the right to object to processing of your personal information where it is based on legitimate interests, your consent (including profiling relevant to direct marketing) or where it is processed for the purposes of statistics.

For example, you may request that we do not use your contact details for direct marketing because this is something you previously agreed to.

When we receive a request, we will stop processing unless we have legal grounds to continue, or the processing is in relation to a legal claim.

## 4. To erasure (Right to be Forgotten)

You have the right to request the erasure of your personal information where there is no longer a lawful reason to retain the information. This right applies only in particular circumstances.

It may be relevant where:

- The personal information is no longer required for the purpose it was originally collected/processed
- The processing is based on consent which you have withdrawn
- You object to the processing and there is no overriding legitimate interest for us to continue to keep the information
- The personal information is unlawfully processed; or
- The personal information has to be erased to comply with a legal obligation.

We will comply with this request only if the information we hold is no longer required by us for any regulatory, legal or business purposes.

If we have shared your personal information with our Data Processors we will ensure that they also carry out the requested erasure on their systems.

## 5. To request access

You have the right to request a copy of your personal information that we hold about you, to obtain confirmation that it is being processed, and to obtain information about how we process it. You can request a copy by completing a subject access request form which can be found on our website [www.accordmortgages.com/privacy](http://www.accordmortgages.com/privacy) or by contacting us using any of the methods in this booklet.

## 6. To restrict processing (Stop Processing)

You have the right, under certain circumstances, to request that we do not use your personal information.

This right applies where:

- You believe your information is inaccurate and requires verification
- You believe the information is being processed unlawfully, and not as explained in this booklet or any notices relating to your rights concerning personal information
- You oppose erasure and request restriction instead
- It is no longer needed by us but may be required to establish, exercise or defend a legal claim.

If your request is granted, we will not process your personal information further until we have your permission or are obliged to continue for legal reasons. We will notify you when any processing restriction is lifted.

## 7. To data portability (Moving your Personal Information)

You have the right to ask for a copy of personal information which you have provided to us, and to have that information sent in a standard electronic format to another data controller, where technically possible.

This right applies only where the processing is based on your consent, or where necessary for the contract you have with us, and the processing is carried out by automated means.

## 8. In relation to automated decision making and profiling

If you are significantly affected by a decision solely based on an automated process, you are entitled to request an explanation of how that decision was made. You also have the right to request a manual review of that decision and request we stop profiling.

## 9. To lodge a complaint with the Information Commissioner's Office (ICO)

If you have a complaint regarding how we have handled your personal information, you can contact Customer Relations or our Data Protection Officer to have the matter investigated. Their contact details can be found on page 6 of this booklet.

If you are not happy with our response you can contact the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, call them on 0303 123 1113 or visit [www.ico.org.uk](http://www.ico.org.uk)

The Information Commissioner is a public official, independent of government, who has a general duty to promote compliance with Data Protection laws, backed by formal enforcement powers. They will review your complaint with us and provide their view and recommendations on the case.

## Our response to your requests to invoke the rights above

We will respond to your request as soon as possible in relation to any of the above rights within one month, however in complex cases we may need to extend the period by up to two further months. If we do not fulfil your request or need to delay our response we will explain the reasons for this.

## Our legal obligations

As an individual you have the right to have your data processed in accordance with Data Protection laws.

As data controllers of your personal information we are obliged to:

- Evidence to the Information Commissioners Office (ICO) the regulators for data protection, how we manage and protect personal information
  - Documenting policy, standard and processing of personal information
  - By having a record of how we process personal information
  - Managing 3rd party relationships and having contracts in place
  - By implementing privacy by design and undertaking a privacy impact assessment for all changes and new processing of personal information

- Obtain and process the information fairly
- Keep it only for specified, explicit and lawful purposes
- Use and disclose it only in ways compatible with these purposes
- Keep it safe and secure
- Keep it accurate, complete and up-to-date
- Ensure that it is adequate, relevant and not excessive for the purpose
- Retain it no longer than is necessary for the purpose or purposes for which it was collected
- Give you a copy of your personal information and information about how it is processed, on request.

We take our obligations and your rights in respect of Data Protection seriously and regularly monitor and review our governance over the controls and procedures that are in place to make sure they are effective and followed.

## Contact us

If you wish to invoke any of your rights please contact us by any of the methods provided below

Write to :

### Customer Services

Accord Mortgages Limited  
PO Box 869  
Newport  
NP20 9GY

Call us on : **0345 1200 872**

From our website by completing the request form at [www.accordmortgages.com/privacy](http://www.accordmortgages.com/privacy) or by contacting us using the details provided in the 'Contact us' section of the website.

Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. If you think your personal information has been misused, not kept safe or your rights have not been met, please contact our DPO by writing to us at:

### Data Protection Office,

Yorkshire House,  
Yorkshire Drive,  
Bradford BD5 8LJ.

Or by emailing. [dpo@ybs.co.uk](mailto:dpo@ybs.co.uk)

You should note that ordinary email is not secure. Please do not send us any confidential information via email. Similarly, we will not use email to send confidential information about your accounts to you unless you specifically request, and agree to, this. For your own protection, please do not include confidential or other personal information in any unprotected e-mails you send to us.

## Definitions

**Personal information** means information relating to a living individual who is or can be identified either from the data or from the data combined with other information that is in, or is likely to come into, the possession of the data controller.

**Sensitive personal information** relates to special categories of data which are defined as relating to an individual's racial origin; political opinions or religious or other beliefs; physical or mental health; sexual life; biometric data for the purpose of uniquely identifying an individual and trade union membership.



**Processing** means performing any operation or set of operations on data including:

- Obtaining, recording or keeping data
- Collecting, organising, storing, altering or adapting the data
- Retrieving, consulting or using the data
- Disclosing the information or data by transmitting, disseminating or otherwise making it available
- Aligning, combining, blocking, erasing or destroying the data.

**Data Subject** is an individual who the personal information relates to.

**Data Controller** is a person or organisation who, either alone or with others, controls the contents and use of personal information.

**Data Processor** is a person or organisation who processes personal information on behalf of the Data Controller.



Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on **0345 1200 872**.

All communications with us may be monitored/recorded to improve the quality of their service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No: 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

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