

Account signatory

USE OF PERSONAL DATA

We are Secure Trust Bank PLC. When we use “we” in this notice, we mean us or anyone acting on our behalf. When we use “you”, we mean the signatory of the account.

Please read this notice to understand how and why we will process your personal information in connection with your Non Personal account. This notice is given in addition to our Privacy Statement, which covers our processing of personal information more widely than only this account, and contains more details about how we will process your personal information.

Our Privacy Statement is published at <https://www.securetrustbank.com/privacy-statement> and you are encouraged to read this in full.

What information we collect

We process personal information:

- that you give us on the Adding a signatory form; and
- that we receive from third parties such as credit reference agencies and fraud prevention agencies.

What personal information we process

This personal information includes your:

- name;
- date of birth;
- address;
- telephone number.

How we use your personal information

We use your personal information for the purpose of conducting identity checks on signatories of Non Personal accounts. We do this on the legal basis of complying with legal obligations in financial services regulations for the prevention of money laundering.

How we retain your information

The personal information that you provide will be retained by us in accordance with applicable laws. We take reasonable steps to destroy or anonymise personal information we hold if it is no longer needed for the purposes set out above. Our retention period for your personal information is 7 years after the account is closed.

How we share your information

Before we accept the signatory on the account, we undertake checks to verify your identity and for the purposes of detecting and preventing crime, fraud and money laundering.

These checks require us to process your personal information with credit reference agencies and fraud prevention agencies. We use Equifax, TransUnion and Experian as our credit reference agencies. More information about the credit reference agencies and how they process your personal information is available at: www.equifax.co.uk/crain, www.transunion.co.uk/crain and www.experian.co.uk/legal/crain.

The fraud prevention databases we use are provided by CIFAS – The UK's Fraud Prevention Service, Synectics Solutions, Experian, TransUnion, Lexis Nexis, Thomson Reuters and Iovation. Further information can be found at www.cifas.org.uk, www.synectics-solutions.com/, www.experian.co.uk/crain, www.transunion.co.uk/crain, www.lexisnexis.co.uk/en-uk/, www.tr.com/privacy-information, www.iovation.com/privacy.

The consequences of these checks may mean that we cannot accept the signatory.

We respect your rights

You have the right to request copies of certain personal information within our custody and control and details of how we use that information. Your request can be made verbally or in writing.

If you think any of the personal information we hold about you is inaccurate, you may also request it is corrected or erased.

You also have rights, in certain circumstances:

- to object to our processing of your personal information;
- to require us to stop processing your personal information.

Data Protection Officer

If you are unhappy about how your personal information has been used, please contact our data protection officer using the details set out below. You also have a right to complain to the Information Commissioner's Office (<https://www.ico.org.uk>), which regulates the processing of personal data.

Our data protection officer can be contacted by telephone or in writing:

Data Protection Officer
Secure Trust Bank
Yorke House
Arleston Way
Solihull
B90 4LH

Telephone queries can be made to: 0121 693 9100.