



**Melton  
Building  
Society**

Privacy Notice:  
**Savings Products**

# Privacy Notice: **Savings Products**

## **YOUR PERSONAL INFORMATION AND WHAT WE DO WITH IT**

### **The meaning of some terms that we use in this privacy notice:**

**Process** or **processing** includes everything we do with your personal information from its collection, right through to its destruction or deletion when we no longer need it. This includes for instance collecting it (from you), obtaining it (from other organisations), using, sharing, storing, retaining, deleting, destroying, transferring it overseas.

**Legitimate interests** is mentioned in our privacy notice because data protection laws allow the processing of personal information where the purpose is legitimate and is not outweighed by your interests, fundamental rights and freedoms. Those laws call this the legitimate interests legal ground for personal data processing.

### **WHO WE ARE AND HOW TO CONTACT US AND OUR DATA PROTECTION OFFICER**

Melton Mowbray Building Society of Mutual House, Leicester Road, Melton Mowbray, Leicestershire, LE13 0DB is a data controller of your personal information. This means information that is about you or from which we can identify you. This privacy notice describes how we deal with your personal information. We are the data controller of this information under relevant data protection laws because in the context of our business relationship with you we decide how and why it is processed in the ways explained in this privacy notice. When we use terms such as **we**, **us** and **our** in this notice, we mean Melton Mowbray Building Society.

Our Data Protection Officer can be contacted via **DPO@mmbs.co.uk** or **01664 414141**. This includes if you have queries about this privacy notice or wish to exercise any of the rights mentioned in it.

This privacy notice may be updated from time to time. You should check <https://www.themelton.co.uk/savings-privacy-policy> regularly so that you can read the up to date version. We may also send you an updated copy (depending on whether we are required to do that or not).

### **WHAT KINDS OF PERSONAL INFORMATION ABOUT YOU DO WE PROCESS?**

This will depend on the products or services you apply for and obtain from us. Before we explain what particular information we need in relation to our savings products, we will explain what information is relevant to all of our products and services.

## **PERSONAL INFORMATION THAT WE GENERALLY PROCESS IN CONNECTION WITH ALL OUR PRODUCTS AND SERVICES**

This includes:

- Your title, full name, your contact details, including for instance your email address, home and mobile telephone numbers;
- Your home address, correspondence address (where different from your home address) and address history;
- Your date of birth and/or age, e.g. to make sure that you are eligible to apply for the product and/or that it is suitable for you;
- Your nationality, if this is necessary for us to comply with our legal and regulatory requirements;
- Records of how you have contacted us;
- Personal information which we obtain from Identity Verification Providers; and
- Some special categories of personal data such as about your health or if you are a vulnerable customer (more details below).

## **ADDITIONAL PERSONAL INFORMATION THAT WE PROCESS IN CONNECTION WITH A SAVINGS PRODUCT**

This includes:

- Your financial details e.g. details of account(s) held with other providers if you pay into your savings product from those other account(s);
- Where a person other than the savings account holder makes a withdrawal from the account, information about that person and the transaction; and
- Information about your tax position.

## **JOINT APPLICANTS AND POWERS OF ATTORNEY**

If you make a joint application with your spouse, partner or family member, we will also collect the personal information mentioned above about that person. You must show this privacy notice to the other applicant and ensure they confirm that they know you will share it with us for the purposes described in it. If you look now at the “What are the legal grounds” section (below) you will see reference to consent and a description of some limited scenarios where it may be relevant to what we do with personal information. If we ask you to obtain consent from the joint applicant (such as for marketing) you should do that using the method for capturing consent which we make available to you for that purpose.

If there is somebody who has power of attorney over your affairs, that person will see this privacy notice when we make contact with him/her directly.

## WHAT IS THE SOURCE OF YOUR PERSONAL INFORMATION?

We will generally collect your personal information from you directly. In addition, we obtain your personal information from other sources such as Identity Verification Providers, HMRC, DWP, publicly available directories, tracing agents, other organisations to assist in prevention and detection of crime, police and law enforcement agencies. In addition, some of your personal information may come from other members of our Group if you already have a product with them.

## WHAT ARE THE LEGAL GROUNDS FOR OUR PROCESSING OF YOUR PERSONAL INFORMATION (INCLUDING WHEN WE SHARE IT WITH OTHERS)?

Data protection laws require us to explain what legal grounds justify our processing of your personal information (this includes sharing it with other organisations). For some processing more than one legal ground may be relevant (except where we rely on a consent). Here are the legal grounds that are relevant to us:

- 1) Processing necessary **to perform our contract with you (for the savings product or for taking steps prior to entering into it during the application stage)**:
  - a) Administering and managing your savings account and services relating to that, updating your records and tracing your whereabouts to contact you about your account;
  - b) Sharing your personal information with other payment services providers such as when you ask us to share information about your account with them; and
  - c) All stages and activities relevant to managing your savings account including enquiry, application, administration and management of accounts.
- 2) Where we consider that, on balance, it is appropriate for us do so, processing necessary **for the following legitimate interests** which apply to us and in some cases other organisations (who we list below) are:
  - a) Administering and managing your savings account and services relating to that, updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt;
  - b) To test the performance of our products, services and internal processes;
  - c) To adhere to guidance and best practice under the regimes of governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme;

- d) For management and audit of our business operations including accounting;
- e) To carry out monitoring and to keep records (see below);
- f) To administer our good governance requirements and those of other members of our Group such as internal reporting and compliance obligations or administration required for AGM processes;
- g) For market research and analysis and developing statistics; and
- h) When we share your personal information with these other people or organisations;
  - Joint account holders, trustees and beneficiaries and any person with power of attorney over your affairs (in each case only if relevant to you);
  - Members of our Group;
  - Other account holders or individuals when we have to provide your information to them because some money paid to you by them should not be in your account;
  - Our legal and other professional advisers, auditors and actuaries;
  - Financial institutions and trade associations;
  - Governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme;
  - Other organisations and businesses who provide services to us such as back up and server hosting providers, document storage providers and suppliers of other back office functions;
  - Buyers and their professional representatives as part of any restructuring or sale of our business or assets; and
  - Market research organisations who help us to develop and improve our products and services.

### 3. Processing necessary **to comply with our legal obligations:**

- a) For compliance with laws that apply to us;
- b) For establishment, defence and enforcement of our legal rights or those of any other member of our Group;
- c) For activities relating to the prevention, detection and investigation of crime;
- d) To carry out identity checks, anti-money laundering checks, and checks with Identity Verification Providers at the application stage.
- e) To carry out monitoring and to keep records (see below);
- f) To deal with requests from you to exercise your rights under data protection laws;
- g) To process information about a crime or offence and proceedings related to that (in practice this will be relevant if we know or suspect fraud); and
- h) When we share your personal information with these other people or organisations:
  - Joint account holders, Trustees and beneficiaries, and the person with power of attorney over your affairs;
  - Other account holders or individuals when we have to provide your information to them because some money paid to you by them should not be in your account;
  - Identity Verification Providers;
  - Law enforcement agencies and governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme (depending on the circumstances of the sharing); and
  - Courts and to other organisations where that is necessary for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations.

4. Processing with your **consent**:
  - a) When you request that we share your personal information with someone else and consent to that;
  - b) For direct marketing communications;
  - c) For some of our processing of special categories of personal data such as about your health or if you are a vulnerable customer (and it will be explained to you when we ask for that explicit consent what purposes, sharing and use it is for.)
5. Processing for a **substantial public interest** under laws that apply to us where this helps us to meet our broader social obligations such as:
  - a) Processing of your special categories of personal data such as about your health or if you are a vulnerable customer.
  - b) Processing that we need to do to fulfil our legal obligations and regulatory requirements.
  - c) When we share your personal information with other people and organisations such as members of our Group if they need to know that you are a vulnerable customer and your relatives, social services, your carer, the person who has power of attorney over your affairs.

## **HOW AND WHEN CAN YOU WITHDRAW YOUR CONSENT?**

Much of what we do with your personal information is not based on your consent, instead it is based on other legal grounds. For processing that is based on your consent, you have the right to take back that consent for future processing at any time. You can do this by contacting us using the details above. The consequence might be that we cannot send you some marketing communications or that we cannot take into account special categories of personal data such as about your health or if you are a vulnerable customer (but these outcomes will be relevant only in cases where we rely on explicit consent for this).

## **WHAT SHOULD YOU DO IF YOUR PERSONAL INFORMATION CHANGES?**

You should tell us without delay so that we can update our records. The contact details for this purpose are **01664 414141** or you can visit any Melton Mowbray Building Society Branch or via My Melton Online (if you have an online account).

## **Do you have to provide your personal information to us?**

We are unable to provide you with the savings product or to process your application without having personal information about you. Your personal information is required before you can enter into the relevant contract with us, or it is required during the life of that contract, or it is required by laws that apply to us. If we already hold some of the personal information that we need – for instance if you are already a customer – we may not need to collect it again when you make your application. In all other cases we will need to collect it except as follows.

In cases where providing some personal information is optional, we will make this clear. For instance we will say in application forms, in branch, or on our website if alternative (such as work) telephone number contact details can be left blank.

## **DO WE DO ANY MONITORING INVOLVING PROCESSING OF YOUR PERSONAL INFORMATION?**

In this section monitoring means any listening to, recording of, viewing of, intercepting of, or taking and keeping records (as the case may be) of calls, email, text messages, in person face to face meetings and other communications.

We may monitor where permitted by law and we will do this where the law requires it. In particular, where we are required by the Financial Conduct Authority's regulatory regime to record certain telephone lines (as relevant) we will do so.

Some of our monitoring may be to comply with regulatory rules, self-regulatory practices or procedures relevant to our business, to prevent or detect crime, in the interests of protecting the security of our communications systems and procedures, to have a record of what we have discussed with you and actions agreed with you, to protect you and to provide security for you (such as in relation to fraud risks on your account) and for quality control and staff training purposes.

We may conduct short term carefully controlled monitoring of your activities on your savings account where this is necessary for our legitimate interests or to comply with our legal obligations. For instance, where we suspect fraud, money laundering or other crimes.

Telephone calls between us and you in connection with your application and the savings product may be recorded to make sure that we have a record of what has been discussed and what your instructions are. We may also record these types of calls for the quality control and staff training purposes.

## FOR HOW LONG IS YOUR PERSONAL INFORMATION RETAINED BY US?

Unless we explain otherwise to you, we will hold your personal information for the following periods:

- **Retention in case of queries.** We will retain the personal information that we need to keep in case of queries from you (for instance, if you apply unsuccessfully for a product or service) for 12 months unless we have to keep it for a longer period (see directly below);
- **Retention in case of claims.** We will retain the personal information that we need to keep for the period in which you might legally bring claims against us which in practice means 6 months after case closure unless we have to keep it for a longer period (see directly below); and
- **Retention in accordance with legal and regulatory requirements.** We will retain the personal information that we need to keep even after the relevant contract you have with us has come to an end for up to 12 years and this will be to satisfy our legal and regulatory requirements.

If you would like further information about our data retention practices, contact our Data Protection Officer.

## WHAT ARE YOUR RIGHTS UNDER DATA PROTECTION LAWS?

Here is a list of the rights that all individuals have under data protection laws. They do not apply in all circumstances. If you wish to exercise any of them we will explain at that time if they are engaged or not. The right of data portability is only relevant from May 2018.

- The **right to be informed** about your processing of your personal information;
- The right to have your personal information **corrected if it is inaccurate** and to have **incomplete personal information completed**;
- The right **to object** to processing of your personal information;
- The right **to restrict processing** of your personal information;
- The right **to have your personal information erased** (the “right to be forgotten”);
- The right to **request access** to your personal information and to obtain information about how we process it;
- The right to **move, copy or transfer your personal information** (“data portability”);
- Rights in relation to **automated decision making which has a legal effect or otherwise significantly affects you.**

You have the right to complain to the Information Commissioner's Office which enforces data protection laws: **[www.ico.org.uk](http://www.ico.org.uk)**. You can contact our Data Protection Officer or request the leaflet "Your Data Protection Rights" by visiting a branch, calling us on **01664 414141** or via **<https://www.themelton.co.uk/gdpr>** for more details on all the above.

If you wish to exercise any of these rights against the Credit Reference Agencies you should contact them separately.

### **DATA ANONYMISATION AND USE OF AGGREGATED INFORMATION**

Your personal information may be converted into statistical or aggregated data which cannot be used to re-identify you. It may then be used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described in this privacy notice.

### **YOUR MARKETING PREFERENCES AND WHAT THIS MEANS**

We may use your home address, phone numbers, email address and message facilities in other platforms to contact you according to your marketing preferences. This means we do this only if we have a legal ground which allows it under data protection laws – see above for what is our legal ground for marketing. You can stop our marketing at any time by contacting us or by following the instructions on how to do that in the marketing email or other communication.

### **WHO IS IN OUR GROUP**

As at the date of this privacy notice, the members of our Group are Melton Mowbray Building Society and MBS Lending Ltd.



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Protected



## Main Office

Mutual House, Leicester Road,  
Melton Mowbray, Leics., LE13 0DB.

**T.** 01664 414141

**F.** 01664 414040

**E.** [melton@mmbs.co.uk](mailto:melton@mmbs.co.uk)

**[themelton.co.uk](http://themelton.co.uk)**

## Branch Offices

18 Nottingham Street,  
Melton Mowbray, Leics.,  
LE13 1NW.

**T.** 01664 480214

**F.** 01664 560321

**E.** [meltonbranch@mmbs.co.uk](mailto:meltonbranch@mmbs.co.uk)

48 High Street, Grantham,  
Lincs., NG31 6NE.

**T.** 01476 564528

**F.** 01476 575231

**E.** [grantham@mmbs.co.uk](mailto:grantham@mmbs.co.uk)

23 High Street, Oakham,  
Rutland, LE15 6AH.

**T.** 01572 757911

**F.** 01572 757946

**E.** [oakham@mmbs.co.uk](mailto:oakham@mmbs.co.uk)

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