SKIPTON BUILDING SOCIETY
Since 1853

For 12 years and over.
If you need help reading this, or don't understand something, talk to your parent or guardian.

Young Savers' Privacy Notice

We're Skipton. We want to help you take care of your money. To do that, it is necessary to collect some information about you. This leaflet explains what details we ask for, what we do with it, why we need it and how we keep it safe, to make sure your personal data is protected.

What is data privacy?

Privacy means keeping things private, or in other words keeping information to yourself and not sharing it with anyone you don't need to. This includes the secrets you have with your best friend, but when you deal with organisations such as banks, building societies, clubs, social media and apps, it's information about you, such as your name and address, that they have to make sure stays private and safe.

Did you know?

Every time you watch a video on Youtube or use an app, it produces data. Data privacy rules protect that data, even when it might not be obvious that it's been collected.

Things to know about data privacy for young savers

When you apply for a savings account we collect information about you like your name, age, where you live and things like that. It's called 'personal data' and there are rules around what we can (and can't) do with it. The rules are designed to make sure your data's not used in a way you wouldn't want it to be.

Why do we need your data?

We can't just collect information about you because we feel like it. We can only collect and use information about you that we need to manage your savings account. That means we won't ask you what you had for lunch or what your favourite band is – because we don't need to know that.

Did you know?

Data privacy rules say that there are only certain reasons why an organisation can process data. These include:

- to provide you with something you want, such as when you sign up to use an app (this is known as processing on the basis of a contract),
- if the law says we have to, such as reporting crimes (this is known as processing on the basis of a legal obligation),
- if you say it's ok (this is known as processing on the basis of your consent),
- if the organisation wants to do something that's a bit different from what you signed up for, such as looking at the way people use their savings account so that they can create new products (this is known as processing on the basis of legitimate interest).

How we use your data

When you open an account with us, we use your information for things like working out how much interest to pay you and sending you statements showing how much you've saved. It also helps us identify who you are, so when you phone us or visit a branch, we know it's you. This is really important when you take money out of your account.

Sharing your data

Sometimes we need to share your data with other companies or people for things like printing the statements we send you. When we do share your data, we'll do our best to make sure the right security is in place so that others can keep it safe and private too.

How long we'll keep your data

We'll keep your data as long as you have a savings account with us. When you've closed all your savings accounts and are no longer a customer with us, we'll also keep it for a further 6 years in case there are any questions or queries in the future.

When you use our website

When you visit our website, cookies are placed on your computer by us. Unfortunately these cookies aren't ones you can eat. Here, a cookie is a small text file that is downloaded onto your computer, tablet or smartphone when you visit our site. Cookies help ensure your security and privacy and enable you to move around our website and use its features.

Your rights

You can protect your information by asking us:

- to see what information we have about you,
- how we use your information,
- to fix any incorrect information,
- not to keep your information if we don't need it anymore,
- to stop using your information in some cases,
- to send your information to other organisations,
- for a human to check something if a decision was made by a computer.

You can ask us by speaking to our branches or contacting us directly.

When you ask us to do this we have 1 month to respond, but sometimes it can take longer. If this happens and we need more time to deal with your request, we will tell you that we may need up to 2 more months.

If there are reasons why we can't always do what you ask, we will tell you when we can't and why.

Complaints

If you think we've done something wrong with your data, we want to know so we can sort it out.

You can contact us online, by going into a branch or by calling 0345 850 1722.

You can contact Skipton's Data Protection Officer at DPO@skipton.co.uk

If you make a complaint we will aim to resolve your complaint quickly and fairly.

If you (or your parent/guardian) are still not happy, there are some other organisations you can get in touch with.

The Financial Ombudsman Service is there to help with general complaints. Contact them by emailing complaint.info@financial-ombudsman.org.uk Their website is financial-ombudsman.org.uk.

The Information Commissioner's Office (ICO) can help with data privacy complaints. Their website is ico.org.uk.

More information

There's loads more information about Data Privacy in our full Data Privacy Notice at skipton.co.uk.

If you want to know even more about how we use your data, you can contact us at skipton.co.uk/help-and-support/contact-us, visit one of our branches or call us on 0345 850 1722.

Visit us in **branch** Call **0345 850 1722** Go to **skipton.co.uk**