

Young Savers' Privacy Notice

We are Skipton. We want to help you look after your money. To do this we need to know a few things about you. This leaflet tells you:

- **what information we ask for,**
- **what we do with it,**
- **why we need it,**
- **and how we keep it safe.**

If you need help reading this, let your parent or the person who looks after you know.



Keeping your information safe

Privacy means keeping things private and not telling people things you do not need to. This includes the secrets you have with your best friend. For banks and building societies it is information about you, such as your name and where you live, that needs to be kept private and safe.

Did you know?

Every time you watch a video on YouTube Kids, it makes information — like what you watched and when. Rules help to keep this safe and make sure it is not used in the wrong way.

What information do we need?

When you apply for a savings account we collect information about you like your:

- **name,**
- **how old you are,**
- **where you live,**
- **who you live with,**
- **and the account number used to keep your money safe.**

It is called 'personal data' and there are rules around what we can (and cannot) do with it. The rules are there to make sure we do not use your information in a way you would not want us to.

Why do we ask for your information?

We cannot just collect information about you because we feel like it, there has to be a good reason. We can only collect and use information about you that we need:

- **to look after your savings account,**
- **when the law says we have to,**
- **if you or the person looking after you has said we can,**
- **when it is important for us to have your information and it is fair to you.**

That means we would not ask you what you had for lunch or what your favourite TV show is — because we do not need to know that.

How we use your information

When you open an account with us, we use your information for things like working out how much extra money has been given to you for saving (called interest) and sending you letters showing how much you have saved. It also helps us know who you are, so when you contact us or come to see us, we know it is you. This is really important when you take money out of your account.

Sharing your information

Sometimes we need to share your information for things like printing the letters we send you. When we do share your information, we will do our best to make sure others keep it safe and private too.

How long we will keep your data

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

Your information - 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 wrong information,
- not to keep your information if we do not need it anymore,

- to stop using your information in some cases,
- to send your information to another bank or building society,
- for a real person to check something if it was decided by a computer.



Not happy? It is ok to tell us!

If something has gone wrong or you feel upset about how we have used your information, you can let us know, or tell the person who looks after you. You can contact us online, by going into a branch or by calling 0345 850 1722.

Skipton's Data Protection Officer can be contacted at DPO@skipton.co.uk.

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

If you (or your grown up) are still not happy, you can ask them to contact:

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 is 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**