FACT SHEET

Abbey

PART OF THE SANTANDER GROUP

# Data protection statement

## You confirm that you are entitled to disclose information about any third party named on the application form.

Whether or not you become a customer, all the information you give to Abbey Stockbrokers Ltd (ASL) and Santander UK plc (Santander), and all the information they hold on you including transactional data, may be shared with and used by the group of companies to which we belong (the Santander group), associated companies, service providers or agents who may be located in other countries. Your information will only be used in accordance with ASL and Santander's instructions and own strict internal confidentiality policies. If your information is transferred to another country, it will be given the same levels of protection as required under the UK Data Protection Act.

You agree that your information may be used in this way for administration purposes and to:

- Provide and run the account or service you have applied for; and for internal monitoring purposes and to develop and improve products and services.
- Identify and advise you by post, telephone or electronic media of products or services that our group of companies and associated companies think may interest you. (When deciding whether to provide you with details of a credit product we may search the files of Credit Reference Agencies. A record of this search (which may be recorded in the name of another service provider that ASL may use for administrative and credit checking purposes) will not be made available to other lenders who search your file.
- Invite you to take part in market research surveys carried out by post, telephone or electronically on our behalf.
- Comply with a request you make of ASL or Santander.

If you would prefer not to receive up-to-date information on other products and services or be included in market research, you can tick the following boxes: Please do not contact me by telephone ☐ by post ☐ by e-mail ☐ for market research ☐. Unless you have indicated otherwise, by continuing with this application, you consent to ASL or Santander contacting you via any of the channels above.

You understand that when ASL or Santander assesses your application or any future application for an increase in your Sharedealing limit or undertake any periodic review, ASL or Santander will use the information for credit assessment, which may include credit scoring. ASL or Santander may make any enquiries relating to you that it considers necessary (eg requesting information, including transactional data, about any accounts that you may have with other Santander group companies or other financial institutions) and search the files of Credit Reference Agencies that will keep a record of each search, which may be in the name of another service provider. This could impact on your ability to obtain credit

elsewhere within a short period of time. Details about this application (whether or not it proceeds) will be recorded at the Credit Reference Agency. An association between joint applicants or between yourself and any partner/spouse or named third party will be created at the Credit Reference Agency. This will link your financial records, each of which will be taken into account in all future applications by any or all of you. If an association already exists then your application will be assessed with reference to these associated records. This situation will continue until one of you successfully files a disassociation at the Credit Reference Agency. Details about you and the conduct of this account will also be passed to Credit Reference Agencies.

Before your account can be opened, ASL and Santander will check your details with Fraud Prevention Agencies, and may make searches at Credit Reference Agencies who will supply ASL and Santander with information including information from the electoral register, for the purposes of verifying your identity. Scoring methods may be used to verify your identity. A record of this process will be kept that may be used to help other companies to verify your identity. If you give ASL or Santander false or inaccurate information and fraud is identified, details will be sent to Fraud Prevention Agencies. Law enforcement agencies may access and use this information.

ASL, Santander and other organisations may search and use the records held by Credit Reference and Fraud Prevention Agencies about you and your financial associates or partner/spouse and others in your household, to prevent crime, fraud and money laundering and for example:

- To check details provided on applications for credit and credit related or other facilities.
- To verify your identity if you or your financial associate applies for other facilities.
- To help make decisions about credit and credit related services, insurance proposals and claims, and all types of facilities for you, your financial associate or partner/spouse and other members of your household.
- To check the operation of credit and credit related accounts and to manage accounts and facilities, including tracing debtors and recovering debt.
- To help make decisions about job applicants and employees.
- To undertake statistical analysis and system testing.

ASL, Santander and other organisations may search and use from other countries the information recorded at Fraud Prevention Agencies. Further information on the Credit Reference Agencies and Fraud Prevention Agencies ASL and Santander use is available by telephoning 0845 602 0319.

ASL and Santander may also give essential information about your account to others if necessary to run your account and for regulatory purposes. Information about you will be kept after your account is closed. You have the right to see certain records held about you on payment of a fee. An information sheet is available on request.

ASL and Santander may record telephone conversations between you and ASL for monitoring and training purposes. Such recordings remain the sole property of ASL or Santander and will be accepted by you as conclusive evidence of the orders, instructions or conversations so recorded. ASL or Santander may deliver copies or transcripts of such recordings to any court or regulatory body.

Abbey Sharedealing is able to provide literature in alternative formats. The formats available are: large print (as recommended by RNIB), Braille, audio tape and PC disk. If you would like to register to receive correspondence in an alternative format please give us a call on 0800 389 2324 and ask for a 'Preferred Communication Request' form.

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