

# Who looks after your personal information

## About you

Personal information  
and your identity.



**BANK OF  
SCOTLAND**

# Protecting my identity

When you open a new account, we want to work with you to help keep your identity safe. This leaflet explains the checks we make, and has some advice on how to keep your details safe.

## How can I protect myself from identity theft?

There's plenty you can do to keep yourself safe:

- ▶ Don't ever give your personal details to someone you don't know, e.g. telesales callers or marketing surveys on the high street.
- ▶ When you throw away personal documents like bills and statements, destroy them so no one could get your details from them.
- ▶ Never respond to emails or phone calls that look like they are from organisations asking you to update or confirm your security information linked to your account. If this ever happens, let the organisation know straight away.
- ▶ Don't tell anyone your password or PIN. No financial organisations, the police or service providers will ask you for personal account details. Remember, no genuine caller will ever ask you to:
  - Provide your card PIN or your online banking credentials over the phone, even by tapping them into the telephone keypad.
  - Withdraw money to hand over to them for safe-keeping or transfer it to another account, even if they say it is in your name.
  - Send someone to your home to collect your cash, PIN, payment card or cheque book if you are a victim of fraud.
  - Purchase goods using your card and then hand them over for safe-keeping.
  - To check the number showing on your telephone display matches their registered telephone number. The display cannot be trusted, as the number showing can be altered by the caller.
  - Make a wrong or over payment to your account and advise you over the phone that you need to withdraw the excess and return it to them either in cash to be collected, or by payment to an account, moneygram etc.
  - Log on to your internet banking whilst they have control of your computer.

If you are given any of these instructions it is possibly a fraudulent approach.



**For further information about how to keep your details safe please refer to [bankofscotland.co.uk/security](https://www.bankofscotland.co.uk/security)**

# Checking my identity

Checking your identity when you want to open a new account is vital. It's important for you and for us too, to comply with money laundering regulations designed to stop criminal activity and money laundering. For each account holder, we will normally need to know their:

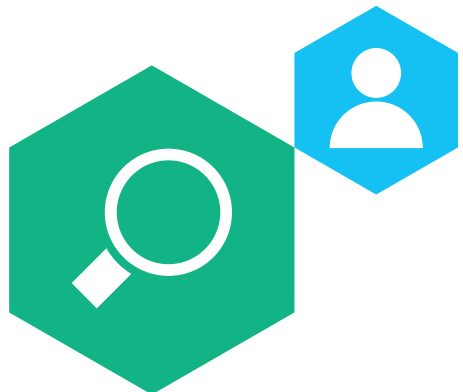
- ▶ Nationality.
- ▶ Country of residence.
- ▶ Date of birth.
- ▶ Occupation.
- ▶ How the account will be funded.
- ▶ Why the account is being opened.

Sometimes we may ask you to provide physical forms of identity verification when you open your account, or we may be able to search credit reference agency files to assess your application. The agency also gives us other details and information from the Electoral Register. They'll keep a record of the search whether or not your application proceeds, but our search is not seen or used by lenders to assess your ability to obtain credit.

## The ID documents we can accept in branch are:

- ▶ UK passport.
- ▶ UK photocard driving licence.

In most cases you will only need to produce one of these.



# Other ways of proving my identity and my address

If you don't have any of the documents listed under 'Checking my identity', then you can provide one document as proof of your identity and an additional document as proof of your address.

## Proof of identity

- ▶ EU/EEA passport, photo driving licence or identity card.
- ▶ All other current signed passports, with a valid UK Visa where applicable.
- ▶ HMRC Tax Notification.
- ▶ Young Scots Card.
- ▶ Biometric Residence Permit.
- ▶ Blue disabled drivers pass.
- ▶ Benefits entitlement letter.
- ▶ UK Armed Forces ID Card.
- ▶ Home Office Immigration Status Document accompanied by proof of right to reside.
- ▶ Home Office Application Registration Card.
- ▶ Northern Ireland Voters Card.

## Proof of address

- ▶ EU/EEA photo driving licence.
- ▶ Benefits entitlement letter.
- ▶ HMRC Tax Notification.
- ▶ Local authority tax bill for the current year.
- ▶ Utility bill (such as gas or landline phone bill) dated within the last six months.

- ▶ Bank, building society or UK credit union statement.
- ▶ UK, EU/EEA mortgage statement.
- ▶ UK provisional driver's licence.
- ▶ UK credit card statement.
- ▶ Tenancy agreement issued by a solicitor, housing association, local council or reputable letting agency.



**If you do not have any of the items listed here we may be able to accept other items. Just ask a member of our branch staff or call 0345 721 3141.**

## Important

- ▶ Each account holder will need to provide proof of identity and address documents.
- ▶ One document cannot be used to prove both your identity and your address.
- ▶ Documents need to be from different sources.
- ▶ All documents must be current. We don't accept expired documents.
- ▶ Proof of address must show your full name and current address.
- ▶ We accept statements printed from Internet Banking.
- ▶ We reserve the right to obtain additional identification and address verification documents if required.

# How we process your personal information

## Who looks after your personal information

Your personal information will be held by Bank of Scotland Plc which is part of the Lloyds Banking Group. More information on the Group can be found at [lloydsbankinggroup.com](http://lloydsbankinggroup.com)

## How we use your personal information

We will use your personal information:

- ▶ to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- ▶ for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

## Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group

and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

## Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- ▶ Information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- ▶ from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.

- ▶ from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- ▶ in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you in our full privacy notice.

### **Do you have to give us your personal information**

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

### **What rights you have over your personal information**

The law gives you a number of rights in relation to your personal information including:

- ▶ the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- ▶ the right to get us to correct personal information that is wrong or incomplete.
- ▶ in certain circumstances, the right to ask us to stop using or delete your personal information.

- ▶ the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

### **Other individuals you have financial links with**

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependants, beneficiaries or people you have commercial links to, for example other directors or officers of your company. We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

### **How we use credit reference agencies**

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage

your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

### How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

### How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer

and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

### Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at [www.bankofscotland.co.uk/privacy](http://www.bankofscotland.co.uk/privacy) or you can ask us for a copy.

### How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using [bankofscotland.co.uk/contactus/complain/make-a-complaint-online](http://bankofscotland.co.uk/contactus/complain/make-a-complaint-online) You can also call us on **0345 721 3141** from 7am to 11pm.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 721 3141** from 7am to 11pm and tell us you want to speak to our Data Privacy Officer.

### Version Control

This information is correct as of November 2020 and is relevant to Bank of Scotland plc products and services only.

## Get in touch

☎ 0345 721 3141

7am to 11pm,  
7 days a week.

🖱 [bankofscotland.co.uk/  
privacy](https://www.bankofscotland.co.uk/privacy)

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

If you have a hearing or speech impairment you can use Relay UK, or contact us by textphone on **0345 600 9644** (lines are open 9am to 5.30pm, 7 days a week). In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: [bankofscotland.co.uk/accessibility/signvideo](https://www.bankofscotland.co.uk/accessibility/signvideo)

Different requirements may apply to customers if you are living outside the UK. Please ask us for details.

Calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

If you want to make a complaint, visit your local branch or call **0800 072 8668** or **0131 278 3729** (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment). For more information visit [bankofscotland.co.uk/contactus/complain](https://www.bankofscotland.co.uk/contactus/complain)

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1-4520131-7 (11/20)

