

How we look after your personal information

This leaflet answers your questions about the way your personal information is used and what your rights are in relation to it.



the mortgage works 

Data protection statement

We consider that protecting your personal information is very important and we recognise that you have an interest in how we may collect, use and share such information. This data protection statement summarises how we use and protect your information and states the principles that reflect our commitment to safeguarding that information.

Our principles

- To comply with our obligations under the Data Protection Act 1998 and any other relevant legislation;
- To keep your personal information and the business you do with us in strict confidence;
- To obtain your personal information lawfully and fairly;
- To maintain appropriate procedures to ensure that personal information in our possession is accurate and, where necessary, kept up to date;
- Where we choose to have certain services, such as data processing, provided by third parties we do so in accordance with applicable law and take all reasonable precautions regarding the practices employed by the service provider to protect personal information;
- To maintain appropriate technical and organisational safeguards to protect personal information against loss, theft, unauthorised access, disclosure, copying, use or modification;
- Not to sell your personal information.

Use of your information

Any information collected about you will be treated as confidential and will only be used as follows:

- Any information about you and your account may be shared within TMW and Nationwide to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. It may also be shared with other organisations for the purposes of them providing products and services in association with or on behalf of Nationwide. The email address you have provided may be used to contact you about your application and servicing your account; this may include sending you important legal documentation. Nationwide may use your information to populate application forms for products provided or introduced by Nationwide. If you notify us of changes to your personal details, it is our normal practice to update all of your accounts unless you ask you not to. If you have opened an account or policy with another organisation introduced or provided to you by Nationwide, you will need to contact them to update your details.
- For considering any applications you make to us, for the ongoing administration of your account and insurance policies and to deal with enquiries you may make or authorise. We collect this information from you directly, from a third party authorised to act on your behalf, or from other organisations such as credit reference agencies. When we ask you for information we will explain to you why we need it and how we plan to use it;
- For systems administration and testing. We are continually looking to improve our systems to provide a more efficient service. We will ensure that any testing is carried out in a secure and controlled environment;
- For preventing and detecting fraud and money laundering. We are required by law to check the identity of our new customers. This makes it more difficult for criminals to use the financial system and to use false names and addresses, or the identities of innocent people. Checking identity is an important way of fighting money laundering and other criminal activities;
- For marketing purposes, except where you tell us not to. Your details are used to help identify new products and services that we believe may be of interest to you. You can write to us at any time to ask for your name to be removed from our mailing list;
- For marketing research, we may share your details within the Nationwide Group and with specialist market research companies. These companies may contact you on our behalf and invite you to take part in market research;
- For future lending decisions, based on information exchanged with credit reference agencies on an ongoing basis; and
- For general business purposes, such as statistical and risk analysis, training, and legal and regulatory compliance.

Other than those individuals and entities listed below, information about you will not be revealed by us to any external body or person, unless it is with your consent, or the law, public duty or our legitimate interests require us to do so. Your information may be disclosed to:

- Other companies within our Group;
- The financial intermediary introducing your account (where applicable), except where you instruct us not to do so;
- Any agent acting upon our behalf including debt recovery agents, market research agencies and providers of information technology services;
- Insurance companies for the purpose of setting up and administering your associated insurance policies;
- Our external auditors/advisers and regulatory bodies including the Financial Conduct Authority and the Prudential Regulation Authority, the Financial Ombudsman Service;
- Credit reference agencies, fraud prevention agencies and third party service providers including solicitors and valuers acting for The Mortgage Works; and
- Anyone to whom we transfer or may transfer our rights and duties under your Customer Agreement.

Processing Information outside the UK

If it is necessary to process your personal information outside the United Kingdom, this will only be done when we are satisfied that adequate data protection controls are in place.

Credit checking and fraud prevention

When you apply for a new account or facility, we may use the information you give us to assess any business risk by taking a credit reference on you, credit scoring you, or underwriting your application.

Credit Scoring

Credit scoring and underwriting are automated techniques, which base decisions on the information you have provided directly to us, any information we already have and information from credit reference agencies or other organisations. Various factors in all these details help us assess the risk. A score is given to each factor and a total credit score obtained. If your score is above a confidential pre-set pass score, the application is likely to succeed.

Credit Reference Agencies

If you apply for a mortgage, we will perform a search with a credit reference agency/ies who will supply us with credit information, which we will use in the assessment of your application, as well as information from the Electoral Register, which we will use for the purposes of verifying your identity.

The agencies will record this search (known as a 'footprint') whether or not your application proceeds and this will be visible to other organisations in subsequent searches. Please be aware that multiple credit searches may affect your ability to obtain credit elsewhere.

We will record details at the credit reference agencies of your agreement with us, the payments you make under it and any default or failure to keep to its terms.

These records will be shared with other organisations and used by us and them to:

- Help make decisions about credit and credit related services such as insurance, for you, and members of your household
- Trace debtors, recover debt, prevent money laundering and fraud.

The credit reference agencies may use your information for statistical analysis.

If you are making a joint application a 'financial association' will be created between yourself and the other applicant(s) at the credit reference agencies. This association and any others that either of you have will be considered in all future applications by ourselves and other lenders.

You have the right to apply to the agencies below for a copy of your credit file. If there is anything incorrect on your credit file, you have the right to ask the agencies to add a Notice of Correction.

Equifax Credit File Advice Centre

PO Box 1140
Bradford
BD1 5US

Tel: 0870 010 0583
www.equifax.co.uk

Experian Ltd

Consumer Help Service
PO Box 8000
Nottingham
NG80 7WF

Tel: 0844 481 8000
www.experian.co.uk

Callcredit Ltd

One Park Lane
Leeds
West Yorkshire
LS3 1EP

Tel: 0870 060 1414
www.callcredit.co.uk

Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit, credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

You have the right of access to your personal records held by Fraud Prevention Agencies, and we will supply you with their addresses upon request to Nationwide Building Society, Portman House, Richmond Hill, Bournemouth, BH2 6EP.

General Information and your rights

You have the right of access to the personal information held about you by The Mortgage Works. Details of how to apply for a copy of the information Nationwide holds on you may be obtained by writing to: The Subject Access Request team, Member service, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW. You are entitled to ask us to amend any inaccurate information that we hold about you or, in some circumstances, to remove it. If you have any queries about this, you can contact our Data Protection Officer. We may record telephone calls for security and training purposes. We also operate CCTV throughout our branch network.

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We will not send confidential information by email without your consent or unless you have chosen to communicate with us by email.

We may monitor and respond to comments on social networking sites e.g. Facebook/Twitter.

If you would like further information on how Nationwide uses personal information this can be found at <http://www.nationwide.co.uk/about/corporate-information/cookies-and-privacy/how-we-use-your-information> or you can ask for a copy of the 'How Nationwide uses personal information' leaflet.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

The Mortgage Works (UK) plc (Company No. 2222856) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. You can confirm our registration on the FCA's website (www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

The Mortgage Works (UK) plc also acts as agent and mortgage administrator for Derbyshire Home Loans Ltd (Company No. 2628265, FCA No. 302586) and for E-Mex Home Funding Ltd (Company No. 02124900, FCA No.305370). All three companies are wholly owned subsidiaries of Nationwide Building Society, are registered in England and Wales with their registered office at Nationwide House, Pipers Way, Swindon, SN38 1NW and are authorised and regulated by the FCA.

Most buy-to-let mortgages are not regulated by the Financial Conduct Authority.

The Mortgage Works (UK) plc, Portman House
Richmond Hill, Bournemouth, BH2 6EP.

Telephone: **08000 30 40 60**

Please note that for our mutual protection and to improve service standards, we may monitor and/or record telephone calls.