

# Your rights and the Data Protection Act

## Index

1. The Data Protection Act .....	1
2. Your rights under the Data Protection Act ....	1
3. Our legal obligations .....	2
4. Credit reference agencies. ....	2
5. Fraud prevention agencies.....	3



# Your rights and the Data Protection Act

## Introduction

This leaflet explains your rights and the Data Protection Act.

References to '**We**', '**Our**', '**Us**' and '**the Society**' in this leaflet are to Yorkshire Building Society trading as Chelsea Building Society and the Chelsea. For the purposes of the Data Protection Act 1998 Yorkshire Building Society is the data controller.

## 1. The Data Protection Act

The Data Protection Act aims to protect the rights and freedoms of individuals about whom personal information is processed.

The Information Commissioner is an independent authority reporting directly to the UK Parliament who enforces and oversees the Data Protection Act 1998 (DPA).

We are obliged to provide a **notification** to the Information Commissioner describing the purposes for which personal information is processed. This is available from the Information Commissioner Office, contact details can be found on page 2.

## 2. Your rights under the Data Protection Act

### It is your legal right to know how your personal information is used

When you register an enquiry, or complete an application, you will be consenting to the use of your personal information.

If you would like a full explanation of "How we use your personal information" you can request a copy of our additional leaflet from any branch or by calling 0845 744 6622.

If you have any queries about either of these leaflets, please contact **Data Protection** at the address on the back of this leaflet.

### An adequate level of security for your personal information

We take the privacy and security of your personal information very seriously. We won't disclose it to anyone except with your consent or if the law, public duty or our legitimate interests require us to. Our security is in line with industry best practice and standards.

### Challenge automated decisions

If a computer makes a decision affecting you e.g. automated credit scoring, you can discuss this and the decision will be reviewed and changed, if appropriate.

### Object to direct marketing

You have a right to choose not to receive direct marketing. We will ask you if we can market to you and how we can do this. We will remind you of this right every three years. You can change your mind at any time by calling 0845 744 6622 or by visiting your local branch.

If you do not wish to receive unsolicited marketing from other organisations, you can register your details with the preference services run by the Direct Marketing Association. For more information see [dma.org.uk](http://dma.org.uk).

DMA House  
70 Margaret Street  
London  
W1W 8SS

Tel 0845 703 4599  
Fax 020 7323 4226

email [mps@dma.org.uk](mailto:mps@dma.org.uk)  
Web [www.mpsonline.org.uk](http://www.mpsonline.org.uk)

Telephone Preference Service (TPS)  
Address, tel & fax as for MPS  
email [tps@dma.org.uk](mailto:tps@dma.org.uk)  
Web [www.tpsonline.org.uk](http://www.tpsonline.org.uk)

Fax Preference Service (FPS)  
Address, tel & fax as for MPS

Email [fps@dma.org.uk](mailto:fps@dma.org.uk)  
Web [www.fpsonline.org.uk](http://www.fpsonline.org.uk)

## Have incorrect personal information corrected

If you demonstrate that your personal information is inaccurate, we will correct it.

## Compensation if we breach the law and you suffer damage

If you suffer loss or damage because we do not comply with the Data Protection Act, you may be entitled to compensation.

## Obtain a copy of the personal information we hold about you

This is a Subject Access Request. We may charge you a fee of £10 to process your request. You can obtain a copy of your personal information by making a request online or completing a Subject Access Request form (CHE039) which you can obtain from any of our branches, or by writing to the address on the back of this leaflet.

## Assessment by the Information Commissioner

Anyone can ask the Information Commissioner for an assessment of the processing carried out by any company. Information Commissioner contact details are:

Information Commissioner's Office

Wycliffe House

Water Lane, Wilmslow

Cheshire SK9 5AF

Tel. 01625 545745

[www.informationcommissioner.gov.uk](http://www.informationcommissioner.gov.uk)

## Invoke your rights

If you have any queries relating to the use of your personal information, or this leaflet, please contact **Service Quality** at the address on the back of this leaflet.

# 3. Our legal obligations

### We must make sure that your personal information is:

- Processed fairly and lawfully and only processed if certain conditions are met.
- Obtained only for one or more specified and lawful purpose(s), and not further processed.
- Adequate, relevant and not excessive in relation to the purpose(s) for which it is processed.
- Accurate and, where necessary, kept up to date.
- Kept for no longer than is necessary for the purpose(s) for which it was collected.
- Processed in accordance with your rights under The Data Protection Act.
- Protected by appropriate technical and organisational measures against unauthorised or unlawful processing or accidental loss, destruction or damage.
- Not transferred to a country or territory outside the European Economic Area unless there is an adequate level of protection, with your consent or where permitted by the Data Protection Act.

## 4. Credit Reference Agencies

**We use the following credit reference agencies for credit searches and identity checks:**

Consumer Support Centre  
Experian  
PO Box 1136  
Warrington WA4 9GQ  
www.experian.co.uk

Credit File Advice Centre  
Equifax  
PO Box 1140  
Bradford BD1 5US  
www.equifax.co.uk

Customer Care  
Call Credit Check  
PO Box 734  
Leeds LS1 9GX  
www.callcreditcheck.com

You have the right to apply to them for details of information they hold about you, subject to payment of a fee, currently £2. You should include

- your full name (title, forename, second initial, surname and maiden name if appropriate).
- details of all addresses you have lived at over the last 6 years (including town, country, postcode and date moved).
- a cheque or postal order for £2.00 made payable to the credit reference agency of your choice.
- the date and your signature to formally authorise the request.

## 5. Fraud Prevention Agencies

**You have a right to details of the fraud prevention agencies from whom we obtain and record information. They are:**

National Hunter Limited  
PO Box 2756  
Stoke on Trent ST6 9AQ  
www.nhunter.co.uk

CIFAS  
6th Floor, Lynton House  
7-12 Tavistock Square  
London WC1H 9LT  
www.cifas.org.uk

---

If you require any of our printed material in an alternative format, such as large print, Braille or audio cd, please speak to a member of staff at your local branch or contact us on **0845 744 6622**.

This booklet is reviewed for its accuracy on a regular basis. If business activities change it will be updated periodically.

Branches & Agencies throughout the UK. Member of the Building Societies Association and Financial Ombudsman Service.

Member of LINK.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society. Yorkshire Building Society is authorised and regulated by the Financial Services Authority.

BT landline calls to 0845 numbers cost no more than five pence per minute. Other service provider charges may vary, mobile calls usually cost more.

Write to us at:

Chelsea Building Society  
Principal office  
Yorkshire House  
Yorkshire Drive  
Bradford BD5 8LJ  
www.thechelsea.co.uk

