

# LynxBank Privacy Policy

## **Our contact details**

Name: Curtis Wallace

Address: LynxBank, Port Street, London, LL120J, United Kingdom

Phone Number: (+44) 79444182000

E-mail: Support@LynxBank.com

## **The type of personal information we collect**

We currently collect and process the following information:

- Name(s)
- Full UK Address
- Phone Number
- Email Address
- Credit Reports
- Customer Financial Information provided by LynxBank
- User stats for LynxBank Website (Optional with Cookies)

## **How we get your personal information and why we collect it**

Most of the personal information we process is provided to us directly by you for one of the following reasons:

- To identify you correctly
- To keep an up-to-date record of our customers
- To verify your details with Financial Conduct Authority
- To process Credit Reports to assess your affordability

**[If applicable]** We also receive personal information indirectly, from the following sources in the following scenarios:

- Financial Conduct Authority – As a provider of Credit we are obliged to collect and receive financial information regarding your financial status with Our and other Banking/Building Societies.

We use the information that you have given us to

- Provide the best Account options to you
- Keep an up-to-date record of you
- Secure your Account with your Personal Information so only you can access it

We may share this information with

- The Financial Conduct Authority – For Credit purposes
- HMRC – For Tax purposes

Under the General Data Protection Regulation (GDPR), the lawful bases we rely on for processing this information are:

**Your consent. You can remove your consent at any time. You can do this by contacting LynxBank using the details at the top of this document**

**We have a contractual obligation.**

**We have a legal obligation.**

**We have a legitimate interest.**

## **How we store your personal information**

Your information is securely stored with our Cloud Storage Provider. We use AWS to store all our Data. The cloud servers are set up directly in the UK at multiple geographical locations including London and Manchester. All data is secured with Amazon's Security Policies. Your data is replicated between both sites automatically. We (LynxBank) and Amazon are obligated to keep this data secure. We use SSL, Encryption and Firewall Policies to do this. Your information will never be stored on servers outside of the European Economic Area.

We keep your personal information for as long as you remain a customer with us and for up to 6 months after closing your account. We will then dispose this information by fully deleting your records from our databases.

## **Your data protection rights**

Under data protection law, you have rights including:

**Your right of access** - You have the right to ask us for copies of your personal information.

**Your right to rectification** - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

**Your right to erasure** - You have the right to ask us to erase your personal information in certain circumstances.

**Your right to restriction of processing** - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

**Your right to object to processing** - You have the the right to object to the processing of your personal information in certain circumstances.

**Your right to data portability** - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at [customerservice@LynxBank.com, (+44) 79444182000 and/or LynxBank, Port Street, London, LL12OJ] if you wish to make a request.

## **How to complain**

If you have any concerns about our use of your personal information, you can make a complaint to us at [customerservice@LynxBank.com](mailto:customerservice@LynxBank.com).

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>