

Airdrie Savings Bank and Your Personal Information

Who we are

Airdrie Savings Bank was instituted in 1835 under the Savings Bank (Scotland) Act 1819 and has its Head Office at 56 Stirling Street, Airdrie ML6 0AW. The main business of the Bank is providing Banking Services.

Confidentiality

We will treat all information provided by you and any other information relating to your account in confidence and will not disclose information to any third parties except when:

- We are permitted to do so by law;
- We have a public duty to disclose the information;
- We need to do so to comply with the requirements, codes or recommendations of any of our regulators;
- We have your consent (which is not necessarily required to be in writing);
- We need to do so to protect ourselves and our customers against fraud and other financial crime.

Your Information

We may currently hold personal and financial information about you and may obtain or receive such information about you in the future. The information we process about you will be obtained from various sources including:

- Directly from you;
- From your dealings with the bank, including from the transactions and operation of your accounts;
- From other organisations including credit reference and fraud prevention agencies;
- From persons who know you including joint account holders and persons with whom you are financially linked in the context of a particular product.

Our Service

The information we hold will assist us in the following:

- To provide the service(s) which we have agreed to provide to you;
- To assess the suitability of our products and services for you;
- To make credit decisions about you which may involve credit scoring;
- For the prevention of fraud and money laundering purposes;
- For debt recovery purposes;
- Where lending is involved, your information will be used to help us assess the extent of the credit offered to you.

Fraud Prevention

We may check your information with 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 and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debts;
- Checking details on proposals and claims for all types of insurance, or checking details of job applicants and employees.

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

Credit references agencies

In order to assess any application that you may make for credit products, or any request for an increase to any existing credit product that we may already provide to you, or to provide you with credit products and services, we will search the records of one or more licensed credit references agencies to obtain information on you.

These agencies may add details of our search and your application to the records they hold on you, whether or not your application proceeds. We may also add details of how your agreement or accounts operate with us to these records, including any defaults or failure to keep to the terms of your agreement and/or any failure to advise us of a change of address where a payment is overdue.

Credit searches and other information provided to the credit reference agencies and fraud prevention agencies about you, and those with whom you are linked financially, may be used and disclosed by such agencies to other companies unrelated to us for the purposes mentioned above. Credit reference agencies will also use the information for statistical analysis about credit, insurance, and fraud.

Links and associations

For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. An "association" between joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners.

Changes to Your Information

Please help us by informing the bank promptly of any changes to your personal circumstances or details. This will help us meet your expectations on all occasions.

Your Rights

You are entitled to a copy of the personal information we hold about you on payment of a fee. For further information on your rights under the Data Protection Act, you can contact The Information Commissioner's Office, Wydiffe House, Water Lane, Wilmslow, Cheshire SK95AF or visit www.ico.gov.uk.