

**How
Nationwide
UK (Ireland) uses
your personal
information**

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Introduction

Nationwide UK (Ireland) is a branch of Nationwide Building Society in the UK.

When we refer to Nationwide, we mean Nationwide Building Society and its subsidiary companies, and any limited liability partnership of which it is a member.

These include Nationwide Trust Ltd, Nationwide International Ltd, Nationwide Covered Bonds LLP, The Mortgage Works (UK) plc, E-Mex Home Funding Ltd, Cheshire Property Services Ltd (trading as Cheshire Estate Agency), Cheshire Covered Bonds LLP, Derbyshire Home Loans Ltd and Derbyshire IFS Ltd.

Derbyshire Building Society, Cheshire Building Society and Dunfermline Building Society are trading divisions of Nationwide Building Society.

Information we hold

Nationwide holds the following details about you:

- Personal information, such as your name, address and date of birth
- Details of the accounts and products you hold and previously held with Nationwide UK (Ireland)
- Details of products with other providers that we have sold to you, or you have told us about
- Details of when you contact us and when we contact you

Confidentiality

Sometimes you may wish to make an informal request to see part of your information because you want to check specific details on your account(s). We will be happy to discuss these requests with you but, as you will appreciate, there is a need for us to protect your confidentiality.

One of the ways we protect your confidentiality is to check that anyone asking for personal information has the right to receive it. In order to do this we may ask you to prove your identity or provide a written authority before making information available.

Customer database

Your details are held on a customer database and are used to help update and improve our records. If you notify us of changes to your personal details, it is our normal practice to update all of your records with Nationwide UK (Ireland) unless you ask us not to.

Use of your details

Confirming identity

We are required by law to confirm the identity of our new customers. This makes it more difficult for criminals to use financial systems, or to use false names and addresses, or to steal the identities of innocent people. Confirming identity is an important way of fighting money laundering and other criminal activities.

In addition to this, as part of our ongoing requirement to verify the identity of existing customers, you may be asked to provide certain documents to confirm your name and/or address even though you may not be applying for new products or services.

Managing your accounts

Nationwide uses your personal information to open, maintain and manage your accounts and to deal with enquiries you may make or authorise. We collect this information from you directly **or** from a third party authorised to act on your behalf. When we ask you for information we will explain to you why we need it and how we plan to use it.

Marketing

Your details are used to help us to identify new products and services that we believe may be of interest to you. We may contact you to provide you with information regarding these products and services where you have agreed to us doing so, or where we are legally entitled to do so.

You can write to us at any time to inform us if you do not wish to receive marketing communications by letter, telephone or email, or any combination of these at the following address:

Nationwide UK (Ireland)
PO Box 11552
3 Spencer Dock,
North Wall Quay,
Dublin 1

If you provide us with information about accounts you hold with other financial providers, we will record these details. We will only do this with your agreement. This information will be used to help us improve our products, services and marketing communications.

Pre-filling of forms

If you are an existing customer applying for a new Nationwide UK (Ireland) product, in order to improve our service to you and speed up the account opening process, we may pre-fill the application forms using the information we already hold about you.

System testing

We are continually looking to improve our systems to provide a more efficient service. As part of this process, it may be necessary to use information provided by our customers for the purpose of system testing. We will ensure that any testing is carried out in a secure and controlled environment.

Processing information outside of the Republic of Ireland

If it is necessary to process your personal information outside the Republic of Ireland, Nationwide UK (Ireland) will ensure that it is secure and protected from unauthorised access.

Sharing your details

Within Nationwide

Information about you and any products you hold with us will be shared within Nationwide for:

- Assisting in verifying your identity
- Business analysis
- Training, legal and regulatory compliance
- Preventing or detecting fraud and money laundering

With other organisations

Nationwide UK (Ireland) will only disclose your personal information to other people or organisations if we have obtained your consent to do so or in circumstances where we are required or permitted to do so by law.

Prevention of financial crime

If false or inaccurate information is provided when an application is made, and fraud is identified, details will be passed to the Garda Síochána.

Security

We may record telephone calls for security and training purposes.

Email communications are not 100% secure unless the data is being sent encrypted whereas communications sent through the Internet Bank are encrypted and secure. If you email us, or send us your email address we will record it and we will not give your email address to any third parties without your permission. We will not send out confidential information via email, as we cannot check your identity or confirm that only you will receive it.

Access to your details

Correction of details

You have the right to have any inaccurate information corrected or removed at no cost to you. Details of where to apply are listed below.

How to request your details

Under the Data Protection Act (1998 & 2003), you have the right to see and receive a copy of any personal information we may hold on you.

Details of how to apply for a copy of the information Nationwide UK (Ireland) holds on you may be obtained by writing to: Nationwide UK (Ireland), PO Box 11552, 3 Spencer Dock, North Wall Quay, Dublin 1.

There is a fee of €6.35 for this service which must be received before we release the details. Cheques or postal orders should be made out to Nationwide UK (Ireland).

Write to us at Nationwide UK (Ireland), PO Box 11552, 3 Spencer Dock, North Wall Quay, Dublin 1

www.nationwideuk.ie

Nationwide Building Society, trading as Nationwide UK (Ireland), is authorised by the Financial Services Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.

Nationwide Building Society, Head Office, Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW, UK.



Ireland

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