

YOUR
SOCIETY

Privacy policy

Here at Principality, we're committed to protecting your privacy and making sure that we keep any personal information you provide secure. This privacy policy sets out how we will collect and use information about you. Please read it carefully.

(By personal information, we mean information which relates to you and can be used, either alone or with other information we hold, to identify you)

The terms of use of our website, our cookies policy at www.principality.co.uk/cookies and specific product terms and conditions contain further details of how we will use your information.

If you have any questions or comments, or want more information, you can [contact us](#).

Or you can contact our Data Protection Officer

Email: DPO@principality.co.uk

Post (you don't need a stamp):
FREEPOST Principality Building Society

This privacy policy explains the following:

Information we collect about you	1
How we use your information	8
Using your information for marketing purposes	9
Who we may share your information with	10
Our 'legal bases' for processing your information	13
Your rights	14
Changes to this privacy policy	15
How our website uses cookies	15
Other websites	15

Information we collect about you

We may collect information about you in a variety of situations. In each case, we will only collect the information that we need to provide you with our services.

For example, if you contact us to ask about our products and services, we may ask you for your name and phone number. If you want to open a savings account with us, we will need to know more information about you, such as your address for correspondence. If you apply for a mortgage, we will need to know more about your income and any debts that you have.

This section of our privacy policy explains more about:

- Information you give to us (for example, when you apply for an account, mortgage or other product);
- Information about you that we get from others;
- Information about your health and personal circumstances; and
- Information that we automatically collect when you use our website.

There may be extra terms for specific products and services that you want to apply for. These terms will be contained in the relevant application forms. Please read these carefully.

Joint applicants and applications from third parties

If you make a joint application for any of our mortgage or savings products, or an application on behalf of someone else (such as opening a savings account or a trust account for a child), we will also collect the personal information mentioned in this section about the joint applicant or other person.

You must show this privacy policy to the other person and they must confirm to you that they know you will share their information with us. You must also get their permission, when it is needed, for the information to be processed as described. (See over the page for more details about when permission is needed – it is only needed in limited situations).

How long we will keep your information

We will generally hold your information for the whole time you have an account or a business relationship with us, and then for up to six years after your account is closed.

We may securely keep information about credit applications for up to four years. This helps us to manage our lending criteria so we can continue to lend responsibly.

If you only enquire about our services and don't open an account, we may keep your information for 12 months.

We may keep information for a longer period if this is necessary in connection with your or our right to establish, start or defend legal claims, to investigate complaints, or to protect our business.

We keep other types of information for different reasons and time periods. The rest of this section explains more about this on the next page.

Information you give us

When we collect it from you	What we collect	Why we collect it
<p>When you:</p> <ul style="list-style-type: none"> • Open an account with us; • apply for a product or service from us; • register on our site; or • make or receive a payment. 	<p>We will usually ask you for your name, contact details (address, previous addresses, email address and phone number), date of birth and financial information (including details of accounts held with us). We may ask you to provide ID (for example, a copy of your passport or driving licence).</p>	<p>To process your application, manage your accounts with us, open and manage new and extra products for you, and provide an effective service.</p> <p>To meet our regulatory obligations set out in 'How we use your information'.</p> <p>If you do not give us the information we ask for, we may not be able to provide our services to you.</p>
<p>When you apply for a mortgage.</p>	<p>As well as the information above, if you apply for one of our mortgages we will also collect financial information, including details of your income, savings, expenses and spending, and of accounts held with other providers if your mortgage is paid to or from those accounts.</p> <p>We will also ask you to confirm your employment details, your address history and whether you own your home, your marital status and social circumstances (for example, details of any dependents) and your property details.</p>	<p>To process your application, manage your accounts with us and provide an effective service.</p> <p>To meet our obligations.</p> <p>If you do not give us the information we ask for, we may not be able to provide our services to you.</p>
<p>When you consider applying for a product from an associated company, such as an insurance product, or if you need to make an insurance claim.</p>	<p>We will need to collect information relevant to your application and may need to collect and process information about your health and any criminal convictions.</p>	<p>To provide an effective service. We will always explain what information we need and why we need it, and will get your permission before using your information in connection with any insurance application.</p> <p>We may use this information to correct your customer record if your personal information has changed since you applied for a product with us.</p> <p>If you do not give us permission to use your information, we will not be able to process your insurance application or your claim.</p>

When we collect it from you	What we collect	Why we collect it
<p>When you log in to our online services, fill in a form on our website or contact us.</p>	<p>We will collect your name, contact details and anything else relevant to your enquiry.</p>	<p>To deal with your enquiry, arrange an appointment and manage your accounts with us to make sure we provide an effective service.</p> <p>If you do not give us the information we ask for, we may not be able to deal with your enquiry.</p>
	<p>We may also record phone calls. We will always tell you if a call is being recorded. Recordings are generally kept for seven years.</p>	<p>Calls are recorded for staff training and for monitoring the quality of our service.</p>
<p>If you enter a competition, promotion or survey, attend an event that we promote, or give us feedback.</p> <p>(Our competitions have their own terms and conditions, which may include specific provisions relating to your personal information).</p>	<p>We will collect your name and contact details and any other relevant information.</p> <p>We hold this information for the duration of the competition, promotion or survey and for up to six years afterwards to monitor the competition terms.</p>	<p>To run the competition, promotion or survey.</p> <p>If you do not provide the information we ask for, we will not be able to enter you into the competition or promotion, or you may not be able to attend the event.</p>
<p>If you report a problem with our website.</p>	<p>We will collect your name and contact details.</p> <p>We will generally keep this information only for the time it takes to investigate and solve the problem.</p>	<p>To investigate the problem and tell you the outcome.</p>
<p>If you help us with market research.</p>	<p>We will collect your name, contact details and anything else relevant to the purpose, such as your age or gender.</p> <p>We will generally keep this information for two years.</p> <p>All of our market research is governed by the Market Research Society Code of Conduct and we will never work with agencies who have not signed up to this code of conduct.</p>	<p>To help develop and improve our products, services, website and communications.</p> <p>You do not have to provide this information.</p>
<p>If you visit one of our branches or other locations.</p>	<p>At a number of our locations we use CCTV cameras which may capture images of you.</p> <p>Where there are CCTV cameras, we put up notices to tell you that images may be recorded.</p> <p>We will generally keep CCTV images for 30 days. If the images are needed to detect a crime, or for the purposes of criminal proceedings, we may keep them for longer.</p>	<p>To prevent and detect crime and to protect the health and safety of our staff and customers.</p>

When we collect it from you	What we collect	Why we collect it
When you hold a business savings account.	We collect the name of people authorised to sign for the account, key people, credit searches carried out on the key people, and details of relevant shareholders.	To process your application, manage your accounts with us and provide an effective service. To meet our obligations. If you do not provide the information we ask for, we may not be able to provide our services to you.
When you call to discuss your payments or financial difficulty.	We will usually ask you for your name, contact details (address, email address and phone number), date of birth and financial information (including details of accounts you have with us). We may also ask for your financial information to assess your current ability to make payments.	To deal with your enquiry and manage your accounts with us, and to provide an effective service. If you do not provide the information we ask for, we may not be able to deal appropriately with your enquiry or help you with your financial difficulties.
If you make a complaint or a claim against us.	We will collect your name and contact details, together with information about your complaint or claim.	To help us investigate and settle your complaint and, if necessary, defend ourselves against the claim.
If you give us information so we can manage the accounts of a person you have power of attorney for, as a court of protection deputy, as a nominated representative, or on behalf of a customer who has died.	We will keep the information that you send us. This will usually include your name and contact details, together with information about your right to deal with the customer's accounts or estate.	To make sure you are entitled to deal with the account or estate and then to follow your instructions.
If you give us any of your information through social media (such as our Facebook page or by Twitter).	We will keep the information that you give us. (Please note that we do not encourage you to provide personal information through social media).	To deal with your enquiry.
If you are a broker or an agent, or you have a business relationship with us that is not as an account holder.	We will collect information about you, your business and your relationship with us.	To contact you and to monitor and manage our business relationship with you. This will generally be set out in more detail in our contract with you. If you are a broker, please see our terms and conditions .

Information that we get from others

Who we collect information from	What we collect	Why we collect it
Brokers	<p>Brokers will give us your name, contact details (address, previous addresses, email address and phone number), date of birth and financial information, including details of your income, savings, expenses and spending, and of accounts held with us and other providers.</p> <p>Brokers may also collect personal information to manage their relationship with you. That information is not covered by this privacy policy.</p>	<p>To process your application, manage your accounts and provide an effective service.</p> <p>To meet our obligations.</p> <p>If we do not receive this information, we may not be able to provide our services to you.</p>
Credit-reference agencies (when we are considering your application and then during the term of your account).	Credit-reference agencies may provide us with information, including information about other debts you may have and any other addresses linked to you. This may include information they get from public sources such as the electoral roll, court records of debt judgments and bankruptcies.	<p>To help us decide whether to accept your application, manage your accounts with us and provide an effective service.</p> <p>You can find out more about credit-reference agencies and the information that they hold at www.ico.org.uk/for-the-public/credit/ and www.experian.co.uk/crain/index</p>
Third parties such as bank-account verification services, consumer information databases (such as home insurance renewal dates), other creditors, tracing agencies, trustees and third-party representatives (for example, Citizens Advice or your solicitor).	<p>We will be given financial information about you, including information about other charges, information about where you live and information about any legal proceedings you may be involved in.</p> <p>‘Profiling’ information (for example, where you live, your age and your sex).</p>	<p>To manage your accounts with us and provide an effective service.</p> <p>To help us recover any debts we are owed or find you to pay money you are owed after an account has closed.</p> <p>In connection with legal proceedings.</p> <p>To make sure our branch services remain relevant to local customers, that the products we offer reflect the needs of all our customers and produce outcomes that are in our customers’ best interests.</p> <p>To help us better understand our customers.</p>
Third parties that hold a payment history database.	We may collect information about the payment history of the tenants of business landlords.	To help manage accounts and to protect our business.
Your employer(s), landlord(s) or accountant(s) (when considering your application for a mortgage).	These parties may provide us with information from their records about your finances and relevant circumstances.	This helps us to assess your mortgage application and verify information you have given us. It will be used to help us decide whether to accept your application for a mortgage.

Who we collect information from	What we collect	Why we collect it
Our partners who provide services and products such as insurance or funeral plans (this is only if you apply through us).	We will be given information about your application and policy.	This helps us keep our records up to date.
The purchaser of a property you are selling.	If a property is being purchased by someone applying for a mortgage with us, they will provide us with contact details, such as name, address and phone number.	This is used to make arrangements to access and evaluate the property.
The Office for National Statistics (derived from Code-Point Open).	We will collect regional information such as what area of the country the mortgaged property is in, based upon the post code supplied to us.	To confirm the region of the mortgaged property in your application is accurate. The information we collect contains public sector information which is licensed under the Open Government Licence v.3.0. A copy of the licence can be found here: www.nationalarchives.gov.uk/doc/open-government-licence .

Information that we get from others

When we collect it from	What we collect	Why we collect it
Fraud-prevention agencies (when we are considering your application and then during the term of your account).	Fraud prevention agencies may provide us with information about you (for example, your name, date of birth, current address and previous addresses).	To help us decide whether or not to accept your application, and to manage your accounts with us and to meet our obligations relating to financial crime. There is more information about fraud prevention in 'Who we may share your information with' , of this privacy policy.
If we think it is necessary, we may collect information about you which is publicly available (for example, information that is on the electoral roll, held by Companies House, on Facebook or other social-media sites, and in court records).	The types of information we may collect include records of debt judgments, bankruptcies, employment details, the shareholders and directors of companies, relationship status and facts relating to potential criminal activity.	To assess your application and protect our members. For example, we may check what you have told us against information on the electoral roll. We may check the records held by Companies House to help us understand who owns the companies we work with. Publicly available information may also help us detect and prevent crime. To help us recover any debts we are owed.

Information about your health or personal circumstances

Your ability to make reliable financial decisions or control your financial affairs effectively may be affected by your health or personal circumstances. From time to time, we may need to ask for personal details that might seem sensitive, (for example, if you suffer a serious illness, mental-health problem or bereavement). We will always ask for your permission to record details of this so that we can provide any extra help you may need. However, if you write to us or send a secure message (when signed in to Your Account) containing this type of information, then unless you tell us otherwise, we'll assume that you're happy for us to record it.

You have the right to withdraw your consent to us keeping a record of your special category data at any time. If you change your mind about us holding these details, please contact us or visit a branch to update your records.

We may sometimes need to record and process information about your health or personal circumstances, even if you have not given us permission, so that we can meet our obligations to identify customers who need specialist support. We will only do this if we believe that it is in your best interests or the public's best interests.

We will generally hold this information as long as we have your permission, or while we need it to provide the extra help you may need, and then for six years after your account has closed.

We understand that this type of information is particularly sensitive so we will make sure that it is held securely and only used to provide you with the support you need.

There is more information on how we provide specialist support at www.principality.co.uk/support.

Information we automatically collect when you visit our website

When you visit our website, we automatically collect the following information:

- Technical information, including the MAC address, IP address used to connect your computer to the internet, your log-in information (if you log-in), mobile-phone location, browser type and version, time zone, browser plug-in types and versions, operating system and platform.
- Information about your visit, including the URLs you have clicked on (including date and time), page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling and clicks), methods used to browse away from the page, and any phone number used to call us.

We use this information to maintain and improve our services and our site. The information can also be used to help us protect your information and our business, by preventing financial crime.

We do not use this information to make decisions about you.

Details of how long we keep this information are given in **'How we use your information'**.

Information we automatically collect when you receive an email from us

- Your operating system and 'behavioural' information (for example, whether you have read the email, opened the email and clicked on any links in the email).

We use this information to better understand your needs and interests, deal with your requests, improve our services and to personalise your experience. You can choose to 'opt out' of getting marketing emails from us by clicking the unsubscribe link within the email.

We do not use this information to make decisions about you.

How we use your information

We will use your information to manage your account, provide a service, keep you updated and monitor communications. In more detail, we will use this information to do the following:

- Confirm your identity, update and correct our customer records, tell you about changes to our service.
- Help trace people who owe us money, recover debt, and prevent financial crime (including fraud or money laundering).
- Make sure that content on our website is presented in the most effective way for you and for your device.
- Allow you to take part in interactive features of our service, if you choose to.
- Improve our products, services and website by carrying out internal research, analysing trends and assessing the characteristics of our customers. This may include marketing and exercises to compare ourselves to other businesses. Your personal information may be converted into statistical information which cannot be used to identify you, and then used to produce statistical research and reports. Such information may be shared and used in all the ways described in this policy.
- Help us test and improve our systems and manage our site and for internal purposes, including troubleshooting, analysing information, testing, research, statistical and survey purposes, as part of our efforts to keep our site safe and secure.
- Monitor and report on our obligations and our procedures to keep our business safe
- Work with credit-reference agencies and fraud-prevention agencies to analyse statistics about credit, insurance and fraud.
- Measure or understand the effectiveness of our advertising.
- Help internal or external auditors check we're meeting relevant standards and providing the fairest service to our customers.
- Meet regulations on monitoring and recording calls, emails, text messages, social-media messages, secure messages and other communications. This information is used to help prevent or detect crime, protect the security of our systems, check your instructions, investigate disputes, perform quality control, and help staff training. In specific circumstances monitoring may increase, particularly if this is necessary for our legitimate interests or to keep to any law or regulation (for example, if we suspect fraud or any other crime, including money laundering).
- Monitor for obscene, offensive or disrespectful content in communications.
- With your permission, let you know about other relevant products and services, from us and other organisations whose products and services we have agreed should be made available to you. (Please see the section on **'Using your information for marketing purposes'** for more information about this).

Our obligations

We are regulated by the Financial Conduct Authority (FCA), the Prudential Regulatory Authority (PRA) and the Information Commissioner's Office (ICO).

More information on the obligations we must meet is given on the FCA and ICO's websites at www.fca.org.uk and www.ico.org.uk.

Using your information for marketing purposes

Direct marketing correspondence

With your permission, we will use the information we hold about you to send you information about products and services offered by us (including but not limited to mortgage lending, savings, general insurance and financial services), our associated companies, or our insurance and financial services partners. This is referred to as 'direct marketing'.

When it comes to receiving marketing, you're in control. You decide if we contact you and how we contact you (for example, by phone, text message or email), and we won't send you any direct marketing if you choose not to receive it.

When we ask you if you want to receive direct marketing, please tick the relevant boxes on the permission form to tell us your preferences. This will include whether you're happy to receive information about products and services from other companies. If you are, we will share your information with them for this purpose. You are free to change your mind at any time and you can update your preferences by:

- Visiting us in your local branch.
- Registering for our Your Account service and updating the marketing permissions in your personal details profile.
- Writing to us (you don't need a stamp) at FREEPOST Principality Building Society.
- Phoning our dedicated telephone line on 0330 333 4435.

You can also unsubscribe from email communications by clicking on the unsubscribe link contained within the email and from SMS by texting opt out to the number stated in the message.

Other correspondence

If you choose not to receive direct marketing from us, we will still contact you, using the contact details we hold, to do the following.

- Send you service messages, information about your account and any interest rate changes that will affect you.
- Check your instructions or other details (after we have received correspondence from you).
- Send you notices of general meetings (if you are eligible to vote).
- If you have a savings account or a mortgage which is reaching the end of its fixed term, to send you details of other appropriate products we have available. This is to help you decide what to do with your savings or if it is appropriate for you to move to another mortgage deal. We believe that this is a service you would expect from us.

Who we may share your information with

We may share your personal information with the following:

- All companies in the Principality Building Society group.
- Suppliers we use to process information on our behalf or to provide our services to you (for example, to carry out valuations, run mailing or emailing campaigns, conduct research for us, analyse information or help us recover overdue payments). We only use reputable companies and always make sure that they meet our strict security requirements.
- Other third parties (such as the Court of Protection, HM Land Registry, courts of law, anyone with a valid power of attorney, trustees in bankruptcy, buyers, security agents and their professional representatives), to support any restructuring, security issue or the sale of our business or assets.
- Other organisations that are entitled to receive your information for the purposes of preventing crime and meeting legal and regulatory requirements. This may include fraud-prevention agencies, intelligence-sharing forums, the police, the Financial Conduct Authority, the Prudential Regulatory Authority, HM Revenue & Customs, the Information Commissioner's Office and other regulatory bodies.

If you allow us to, we may share your personal information with the following:

- Companies we work closely with who offer products or services we think you may be interested in. For example, we have arrangements in place with an

insurance company and a funeral-planning service.

- ISA providers, if this is relevant to a service you have asked us for or you are transferring to another ISA provider.
- Tracing agents, so we can locate you in connection with our services.
- Brokers acting on your behalf, to progress your application through them. This may include providing personal information which we have received from third parties.
- Your solicitor or other representatives.

Some of our services are provided by suppliers who are either outside the European Economic Area (EEA) or may transfer your personal information outside the EEA (for example, fraud-prevention agencies, email services, cloud-hosting services, back-up servers or disaster-recovery services). Our contracts with these suppliers state that they must meet the same standards of protection as required in the EEA.

If you have been introduced to us by a broker

If a broker is helping you with your application, they should give you their own privacy policy explaining how they process your personal information. You should ask to see this if they don't give it to you. When the broker processes your information on our behalf, our privacy policy will apply.

If you withdraw your permission for any of our activities, such as direct marketing, you should tell the broker who helped you with your application. This is because you will need to withdraw your permission from them separately to stop receiving their direct marketing.

Credit-reference agencies

When we are considering your application, and while you have an account, we may share your personal information with credit-reference agencies. We provide details of your application, your borrowing and how you manage your account. We do this to check the details you have provided and assess your financial position (by carrying out a credit search), promote responsible lending, help to prevent financial crime, protect our business and meet our legal obligations. We share information about you with credit-reference agencies to protect our interests.

If an agency believes you are financially linked to another person or people (for example, by having a joint account), this may be shown in your credit record. This may be taken into account in all future applications made by you or the person or people, which could affect your ability to get credit. This financial link will continue until one of you successfully asks for the link to be removed.

If we use a credit-reference agency's services in connection with you or other members of your household, we may consider credit searches previously carried out on you and anyone you are financially linked to. The information we provide to credit-reference agencies may be used in the same way by other organisations.

The credit-reference agencies we use are Experian and Callcredit. To find out what information these agencies hold about you and how they use it, please contact them directly. Their details can be found at www.experian.co.uk/crain/index.

Preventing and detecting fraud

Before we provide services, we carry out checks for the purposes of preventing financial crime, including fraud and money laundering, and to check your identity. For these checks we need to process personal information about you.

We share your personal information with a number of other financial-service providers and fraud-prevention agencies. We may do this before or while providing services.

We do this to protect ourselves against fraud or other crime, to check your identity, to use our 'legitimate interests' to prevent fraud and money laundering, and to keep to laws that apply to us. We may also carry out extra fraud-prevention checks through fraud-prevention databases. We have the right to carry out these checks under the agreement you have with us for our services.

If you give us false or inaccurate information, or we discover any fraud, we will pass the details to fraud-prevention agencies. Law-enforcement agencies (such as the police and the Crown Prosecution Service) may gather and use this information to detect, investigate and prevent crime. It is vital that you always give us accurate information.

We and other organisations may use your personal information to prevent fraud and money laundering when, for example:

- Checking details on application forms;
- managing credit and credit-related accounts or services;
- recovering debt;
- checking details on proposals and claims for all types of insurance; and
- checking details of job applicants and employees.

Fraud-prevention agencies can hold your personal information for different periods of time. If you are considered to pose a fraud or money-laundering risk, your information can be held for up to six years. This may result in other organisations refusing to provide you with services or employment.

We and other organisations may use information recorded by fraud-prevention agencies in other countries. Searches will be made for similar applications made to other lenders. All applications will be passed to fraud-prevention agencies and if fraud is identified or suspected, these details will be made available to all lenders involved.

If we, or a fraud-prevention agency, believe that you pose a fraud or money-laundering risk, we may refuse to provide the services and financing you have asked for or stop providing existing services to you.

If you would like more details on this, including details of the fraud-prevention agencies and databases we currently use, please [contact us](#).

Recovering debt

If you fall behind with your repayments to us, this will be recorded with credit-reference agencies. The details will stay on your credit record for a period of six years.

If your overdue mortgage repayments reach an unacceptable level, we may apply to the courts for a Money Judgement (to confirm how much you owe us) and a possession order (to allow us to repossess the mortgaged property). We may also take legal action against you to recover the debt. If we do, your personal details will be shared with the court and other third parties involved in the legal proceedings.

Debt-recovery proceedings may also become necessary in situations other than when mortgage repayments are not made in full.

If such a situation arises, we will give you the opportunity to repay the debt before we take you to court.

If we take legal action against you, we will usually need to give your information to the court and other third parties who are involved in the legal proceedings.

Our 'legal bases' for processing your information

Data-protection law sets out various lawful bases (or conditions) which allow us to process your personal information.

- **Consent** – we will sometimes process your personal information based upon your permission. We will always tell you when this is the case, and will ask you to agree before we process your information under this condition.
- **Contract** – if you have a product with us, you have indicated that you wish to have a product with us, we need to process your personal information so that we can meet our contractual obligations to you (including taking the necessary steps to enter into that contract).
- **Legal Obligation** – we need to process your personal information to meet various legal and regulatory obligations. These include anti-money laundering and fraud-prevention obligations, and rules set by the Financial Conduct Authority.
- **Legitimate Interest** – sometimes we need to process your personal information for other reasons if we have a reasonable or legitimate purpose that is not mentioned above or in your contract. This may be when we need to process information to provide a product or service. For example, we might do this to improve a service, or if we think you may reasonably expect us to process your personal information. An example

of this is when we share information with credit-reference agencies to keep our business safe.

This purpose is sometimes referred to in law as legitimate interests for personal-data processing. If your rights are at risk of being undermined by us doing this, we won't do it. We will only do this to run and manage our business as a successful building society for the benefit of all of our Members and to keep it safe.

We realise that some of these conditions will overlap and we may be able to rely on more than one condition to justify our lawful reason for processing your personal information. You can find more information on when we rely on legitimate interests [here](#).

Your rights

You have the right to ask to see the personal information we hold about you. This is sometimes known as a ‘subject access request’.

If you think that any of the information we hold about you is wrong, you can ask us to correct it.

You will also have the right to ask us to:

- Delete information about you (in certain situations);
- Stop using your personal information for certain purposes;
- Give you your information in a portable, transferable format; and
- Stop making decisions about you in an entirely automated way.

Many of your rights listed above are limited to certain circumstances and we may not always be able to meet your request. We will tell you if this is the case. For more information, visit our **Your Rights** web page.

If we are processing your personal information in line with permission you have given, you have the right to withdraw that permission by **contacting us**.

You also have the right to ask us not to process your personal information for direct marketing. If we intend to use your information for direct marketing, or to pass your information to any third party for this purpose, we will tell you beforehand. You can exercise your right to prevent us using your information for direct marketing by ticking certain boxes on the forms we use to collect your information or by **contacting us**. Please see the **‘Using your information for marketing purposes’** section of this privacy policy for more information.

If you make a request to exercise any of your

rights set out above, we aim to respond to you within one month. We will not charge a fee for dealing with your request.

If you are unhappy with how we are using your personal information, or you want to complain about how we have handled a request, please contact our **Data Protection Officer**.

You can also complain to the Information Commissioner’s Office, which is the regulator for data-protection law. Details of how to complain to the ICO can be found on the website at www.ico.org.uk/concerns.

Changes to this privacy policy

Any changes we may make to this privacy policy will be posted on www.principality.co.uk/privacypolicy. Please check frequently to see any updates or changes. We will also contact you to tell you about any significant changes we make to it.

This privacy policy was last updated on 21/09/21.

How our website uses cookies

Our site uses cookies to distinguish you from other people who use our website. This helps us to provide you with a good experience and helps us to improve our site. For detailed information on the cookies we use and what we use them for, see our [cookies policy](#).

Other websites

Our site contains links to other websites. This privacy policy only applies to this website and how we collect and use your information. If you follow a link to any other websites, those websites have their own privacy policies and we do not accept any responsibility or liability for those policies. Please check the relevant privacy policies before you provide any personal information to other websites.



ONLINE

Visit us at
www.principality.co.uk
or on our social channels
   **@principalitybs**
for the latest updates,
including our opening hours.



VISIT

To find your nearest branch visit
www.principality.co.uk/branch
To minimise the spread of COVID-19,
local measures may be in place to
protect both our staff and Members,
please see branch display information.



CALL US

If you would like to get in touch
call us on **0330 333 4000**^{*} or email
us at **enquiries@principality.co.uk**



YOUR ACCOUNT

Manage your money at home
by registering for Your Account
www.principality.co.uk/register

This leaflet is available in large print, Braille and audio tape on request by calling 0330 333 4000^{*}

- ^{*} To help us maintain our service and security standards, telephone calls may be monitored and recorded.

Principality Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 155998.
Principality Building Society, Principality House, The Friary, Cardiff, CF10 3FA.

PP 10/21-1