YOUR
SOCIETY

Privacy notice

Important privacy information
for mortgage intermediaries

Principality
Intermediaries
Cyfryngwyr

Here at Principality Building Society (PBS), we're committed to protecting your privacy and making sure that we keep any personal information you provide secure.

This Notice sets out how we'll 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.

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Information we collect about you

We may collect essential private information about you in a variety of situations.

Information you give us	
When you give us information	**What** we collect
If you contact or communicate with us by telephone, mail, email, text, via online intermediary tools or in person.	Basic personal details such as your name, date of birth, work address, email address, telephone number and postcode and account registration details. We may also record phone calls. We will always tell you if a call is being recorded. Recordings are generally kept for seven years.
When you or your intermediary firm does business with us face to face at meetings or events, on the phone or when using online channels e.g. if you create an online user account or use our intermediary mortgage application tools.	Information about the intermediary firm you work for including the firm name, firm size, your role within the firm and FCA number.
If you enter a competition, promotion or survey, attend an event that we promote, or give us feedback. Our competitions have their own terms and conditions, which may include specific provisions relating to your personal information.	Your name, contact details and any other relevant information. 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.
Information we collect or generate about you	
When we collect it from you	**What** we collect
If you are an employee, sole trader, director or partner of your intermediary firm, we will collect information about you individually, your company and firm while we have an existing relationship with you.	Transactions completed and quotations you have requested. Client relationship information, payment and trade transactions and other financial information. Geographic information including using postcodes to identify different levels of business across England and Wales. Information in relevant customer documentation e.g. record of advice including the mortgage product and term. Marketing and sales information relating to the communication and services you receive.

Information we get from other sources	
Who we may collect information from	**What** we collect
Third parties such as your legal and/or financial advisors; other financial institutions who hold and process your personal data to satisfy their own regulatory requirements and combined information from external sources e.g. social media platforms.	Communications information e.g. email information relating to a mortgage case.
Fraud-prevention agencies.	Fraud prevention agencies may provide us with information about you e.g. your name, date of birth, current address and previous addresses.
If we think it is necessary, we may collect publicly available information about you. For example, information that is held by the FCA, on LinkedIn or other social-media sites and in court records.	We may collect records of debt judgments, bankruptcies, employment details, the shareholders and directors of companies, relationship status and facts relating to potential criminal activity.
When you use our online intermediary tools and IT systems, including the MSO mortgage platform; Principality Building Society website and other technical systems, such as our computer networks and connections, communications systems, email and instant messaging systems.	We will collect your name, contact details and anything else relevant to your enquiry. See the section on: **Cookies and other tracking technologies**.

How we'll use your information

We'll use your information to:

- establish and conduct business transactions with you. More information on this is available in the **Broker Registration – terms and conditions**
- confirm your identity and check your intermediary credentials
- analyse trends in marketplace conditions to provide industry insights, stay informed about industry developments, consider new business opportunities and services and enhance the overall quality of our services

Who we may share your information with

We share personal information about you with:

- your clients, if they have queries about the services between you, them and us
- third parties we use to help deliver our products and services to you e.g. payment service providers
- other third parties we use to help us run our business e.g. marketing agencies or website hosts
- third parties approved by you e.g. third party payment providers
- external auditors and lawyers
- credit reference agencies
- regulators and law enforcement for the purposes of fraud prevention and detection
- our banking partners
- potential buyers of some or all our business during a re-structure

We only allow our service providers to handle your personal information if we are satisfied that they take appropriate measures to protect your personal information.

If you request a quote or purchase a product or service on behalf of your client, information about you and your intermediary firm may be shared with and processed by our third-party administrators and service providers e.g. mortgage application platform.

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.

Our legal basis for processing your information

Data-protection law sets out various lawful basis 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 applied for one of our products on behalf of a client or you have indicated that you wish to enquire about one of our products, 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 or communicate changes to our product ranges, mortgage criteria or rates to you.

This purpose is sometimes referred to in law as legitimate interests for personal – data processing. If your rights are at risk by 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 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 out more on when we rely on legitimate interest **here**.

How long we'll keep your information

We will keep your personal information while your intermediary firm has terms of business with us or we are providing products and/or services to you.

After that time, we will keep your personal Information for as long as necessary to:

- respond to any questions, complaints or claims made by you or on your behalf
- show that we treated you fairly
- keep records required by law or regulation

We will not keep your personal information for longer than necessary for the purposes set out in our Privacy Notice. Different retention periods apply for different types of records. We maintain a retention policy which we apply to the records we hold.

We may also keep a collection of personal information to develop and improve our products and services.

When it is no longer necessary to keep your personal information, we will delete or anonymise it.

An intermediary account on our online mortgage platform will become dormant if it is inactive for more than two years. The intermediary account will need to be re-activated, if a new mortgage application is made following the two year period.

Using your information for marketing purposes

When you agree to the **Broker Registration – terms and conditions** you can choose not to receive marketing communications from us by emailing **intermediarysales@principality.co.uk**.

If you don't email us, we may use any information that you make available to us for marketing and any similar legitimate purposes connected with our business.

For example, we may:

- use your personal information to send you updates about our product ranges, services and other financial services partners e.g. home insurance by email, text message, telephone, post or on social media
- display marketing to you on our websites and online intermediary tools
- occasionally run marketing promotions and competitions for our intermediary firms

When you enter a promotion or competition:

- we may use your personal information to select you as a winner, inform you of promotion and competition outcomes and send prizes to your nominated address. We may use third party fulfilment partners to assist us in administering promotions and competitions, including contacting you on our behalf
- if you give us permission we will also use this information to contact you. This may be through a Business Development Manager and / or by emailing our latest criteria update.
- in accordance with the rules of the Advertising Standards Authority, we may publish or make publicly available information that indicates that a valid award has taken place. If we do this, only your full name, county and, if applicable, your winning entry, will be published

You have the right to object to this use of your personal information and can do so by emailing **intermediarysales@principality.co.uk**.

You have control over our use of your personal information for marketing purposes. At any time, you can choose to opt out by emailing us at **intermediarysales@principality.co.uk** or you can unsubscribe from email marketing by using the unsubscribe links in our marketing emails.

Direct marketing and social media

We may share your email address (usually in an encrypted or 'hashed' form) with social media and other platforms e.g. LinkedIn so that they can:

- try and match your data with the data of their registered users. Where there is a successful match, we will display our advertising to you when you use the relevant platform. This is known as "custom audience" advertising because we "customise" the audience that we want to reach on the relevant service. As such, some of the advertising that you see on these platforms may be personalised to you. This activity is also subject to the privacy choices you have elected to make on these platforms
- use your email address (along with other details about you) to create an audience of individuals who look like you. This is known as 'look-alike' audience advertising as it enables the platform to find and show adverts to other registered users who have similar interests to you

If you opt-out of email marketing, we will also opt you out of our targeted social media marketing activities. An individual can also opt out of being included in a platform's look-alike audience via the platform.

Events data

If you give permission for us to use your data following your attendance at an event we will use it to contact you. This may be through a Business Development Manager and / or by emailing our latest criteria developments.

If the event has a number of lender partners, if you give us permission we will also share your details with the other partner lenders.

Your rights

You have rights in relation to your personal information.

Right of access – you can ask to see the personal information we hold about you. This is sometimes known as a 'subject access request'.

Right to rectification – if you think that any of the information we hold about you is wrong, you can ask us to correct it. You can also ask us to complete information you think is incomplete.

Right to erasure – you can ask us to delete information about you in certain situations.

Right to restrict processing – you can ask us to restrict the processing of your information in certain circumstances.

Right to object – you can object to us processing your information.

Right to data portability – you can ask that we transfer information you have given to us from one organisation to another or give it to you. This only applies if we are processing information based on your consent, the process is automated and we are under contract or in talks about entering into a contract.

Rights in relation to automated decision making and profiling – you can ask us to stop making decisions about you in an automated way. This relates to automated individual decision-making - deciding solely by automated means without any human involvement; and profiling - automated processing of personal data to evaluate certain things about an individual.

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

You can also 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. Please read the **Using your information for marketing purposes** section of this Privacy Notice for more information.

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

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 would like to exercise any of these rights, please contact **intermediarysales@principality.co.uk**.

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 at **DPO@principality.co.uk**.

You can also complain to the Information Commissioner's Office (ICO), which is the regulator for data protection law. Details of how to complain to the ICO can be found at **ico.org.uk/concerns**.

Updating your personal information

You are responsible for making sure the information you give us is accurate and up to date. You must tell us about any changes as soon as possible.

You can update your personal information by contacting **intermediarysales@principality.co.uk**.

How we keep your information secure

Our systems are protected to prevent unauthorised or unlawful processing of personal data.

We implement appropriate and technical measures to ensure accidental loss, destruction and/or damage does not occur.

Find more information, visit our **privacy and security systems** webpage.

Cookies and other tracking technologies

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 Notice 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. 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.

Changes to this Privacy Notice

Any changes we may make to this Privacy Notice will be posted on **principality.co.uk/home/terms-of-use/privacy-and-security**.

We will also contact you to tell you about any significant changes we make to it.

This Privacy Notice was last updated on **23/07/2026.**

Online

Visit us at **principality.co.uk/intermediaries** or on LinkedIn **@principalityintermediaries** for the latest updates, including our opening hours.

Get in touch

To contact your local BDM visit **principality.co.uk/intermediaries/contact-us/bdm-finder**

Call us

If you would like to get in touch call us on **0330 333 4021**• or email us at **intermediarysales@principality.co.uk**

MSO mortgage platform

Register to make an application **intermediary.principality.co.uk/registration**

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.
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