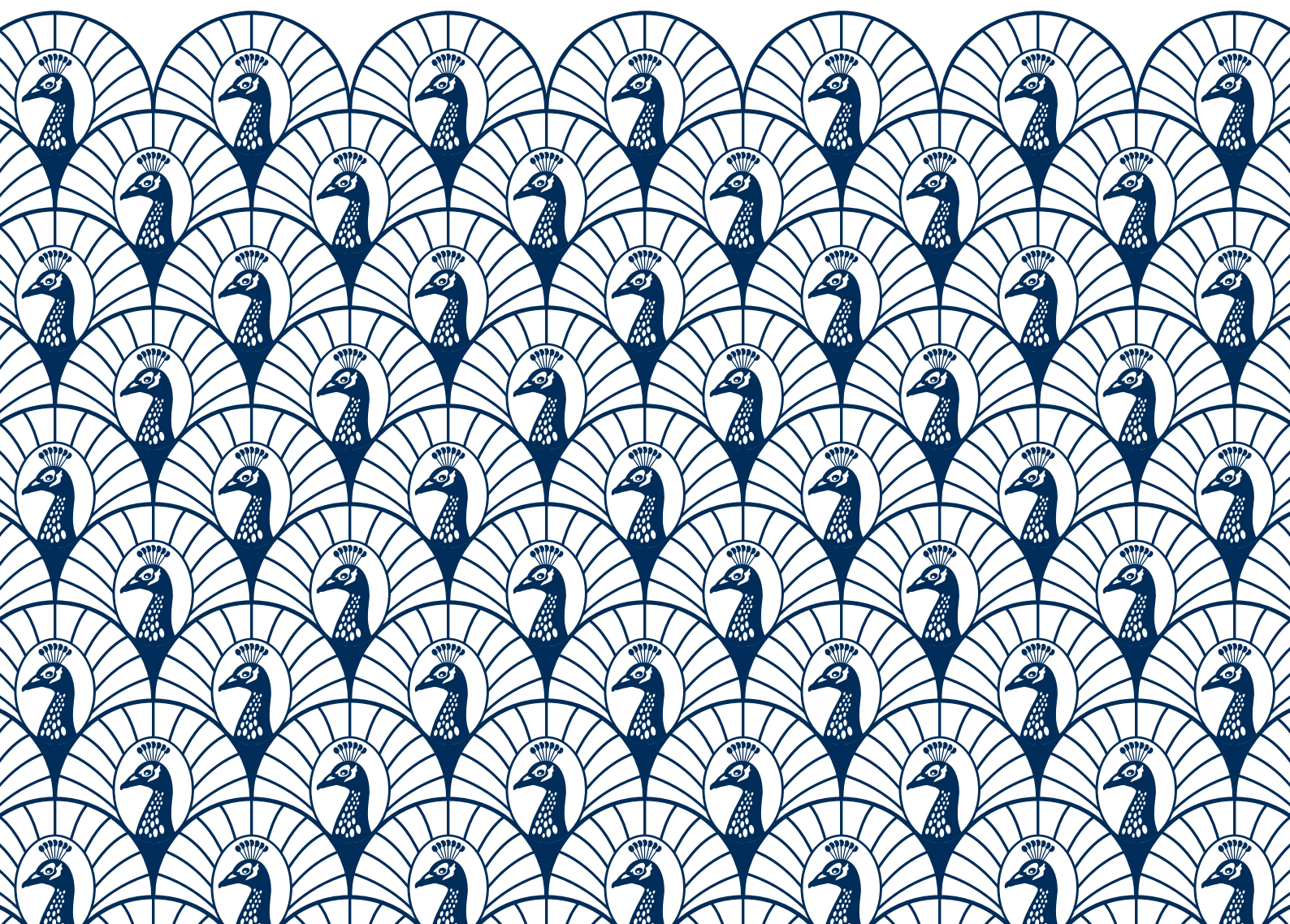




ARBUTHNOT LATHAM

Bankers since 1833



Privacy Notice

Introduction

We are committed to protecting and respecting your privacy. This notice sets out the basis on which any personal data we collect from you, or that you provide to us, is processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we treat it.

Who are we?

When we refer to Arbuthnot Latham, we mean:

- Arbuthnot Latham & Co., Limited (registered with the UK Information Commissioner's Office (ICO) as a data controller under registration number Z6024586); and
- its business names, subsidiary companies, overseas branches, and its parent company. These include Arbuthnot Banking Group PLC, Arbuthnot Commercial Asset Based Lending Limited, Renaissance Asset Finance Limited, Gilliat Financial Solutions, and Tay Mortgages.

You can find more information about us at www.arbuthnotlatham.co.uk

Our Data Protection Office

If you have any questions, or would like more details about how we use your personal information, you can contact the **Data Protection Office** using the details below:

Post	Arbuthnot House, 20 Finsbury Circus, London EC2M 7EA
Telephone	+44 (0)20 7012 2500
Email	DataProtectionOffice@arbuthnot.co.uk

What information do we collect?

In order for us to provide you with the products and services you have requested from us, we need to collect and process personal data about you.

The types of personal data that are processed may include:

Type of personal data	Description
Financial	Your financial position, status and history.
Contact	Where you live and your contact details.
Socio-Demographic	This includes details about your work or profession, nationality, education and financial standing.
Transactional	Details about payments to and from your accounts with us.
Contractual	Details about the products and services we offer and provide to you.
Locational	Data we get about your location may come from your mobile phone, the address where you connect a computer to the internet, or a shop where you buy something with your card.
Behavioral	Details about how you use our products and services.
Technical	Details on the devices and technology you use.
Communications	What we learn about you from letters, emails and conversations between us including on our recorded telephone lines.
Social Relationships	Your family, friends and other relationships. This might also include information you provide to us about any children. Where you provide information about other individuals, we will assume that you have the relevant authorities to share their information with us.
Open Data and Public Records	Details about you that are in public records, such as the Electoral Register, and information about you that is openly available on the internet.
Usage Data	Other data about how you use our products and services.
Documentary Data	Details about you that are stored in documents in different formats, or copies of them. This could include documents such as your passport, driving licence or birth certificate.
Special Categories of Data	The law and other regulations treat some types of personal information as particularly sensitive and warrants a greater level of protection. We will only collect and use these types of data if the law allows us to do so: <ul style="list-style-type: none"> • Racial or ethnic origin • Religious, political and philosophical beliefs • Trade union membership • Genetic and bio-metric data • Health data (including data about past, present, or future physical, mental or behavioural health or conditions; information on the provision of healthcare; and information contained in medical records or reports) • Sexual orientation • Criminal convictions and offences
Consents	Any permissions, consents or preferences that you give us. This includes your personal preferences for example how you want us to contact you, whether you get paper statements, or prefer large-print formats.
National Identifier	A number or code given to you by a government to identify who you are, such as a National Insurance number.

Where we might collect your personal data from?

We might collect your personal data from various sources including:

Source	Description
Data you give to us	<ul style="list-style-type: none">• When you apply for our products and services• When you talk to us on the phone or in person• When you use our websites or mobile device apps• In emails and letters• In financial reviews and interviews• In client surveys• If you take part in our competitions or promotions
Data we collect when you use our services	<ul style="list-style-type: none">• Payment and transaction data• Profile and usage data. This includes the profile you create to identify yourself when you connect to our online portals, mobile and telephone services. It also includes other data about how you use those services. We gather this data from devices you use to connect to those services, such as computers and mobile phones, using cookies and other internet tracking software.
Data from third parties we work with	<ul style="list-style-type: none">• Companies that introduce you to us• Financial advisers• Card associations• Credit reference agencies• Insurers• Product providers• Retailers• Comparison websites• Social networks• Fraud prevention agencies• Other financial services companies (to fulfil a payment or other service as part of a contract with you, or to help prevent, detect and prosecute unlawful acts and fraudulent behaviour)• Land agents• Public information sources such as Companies House• Agents, suppliers, sub-contractors and advisers These can be types of firms we use to help us run accounts and services. They can also be specialist companies who advise us on ways to develop and improve our business.• Market researchers (these firms may get in touch with you on our behalf to ask you for your opinions and feedback)• Government and law enforcement agencies

Why we collect personal data about you

Data protection law allows us to use your personal data provided we have acceptable reasons for doing so. This might include sharing your personal data outside Arbuthnot Latham. The law categorises these acceptable reasons as follows:

- to fulfil our contractual obligations to you, or because you have asked us to do something before entering into a contract (contract); or
- when it is our legal duty (legal obligation); or
- when it is in our legitimate interests (legitimate interests); or
- when you consent to it (consent); or
- when it is in the public interest.

A legitimate interest is when we have a business or commercial reason to use your information. However, our legitimate interest must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

The law and other regulations treat some types of sensitive personal information as special. This includes information about racial or ethnic origin, sexual orientation, religious beliefs, trade union membership, health data, and criminal records. We will not collect or use these types of data without your consent unless the law allows us to do so. If we do, it will only be when it is necessary:

- for reasons of substantial public interest; or
- to establish, exercise or defend legal claims.

We use your personal data both before you become a client of Arbuthnot Latham and when you become a client of Arbuthnot Latham. Depending on the products and services you use, we will also use your personal data when you bank, borrow or invest with us.

The tables in schedule 1 at the end of this document, explain how we may use your personal information for our relevant services, and the reasons we rely on for doing so. We also explain what our legitimate interests are.

Who we share your personal data with

We share your personal data within Arbuthnot Latham and with group companies where appropriate and we may share your personal data with organisations outside Arbuthnot Latham. This is so that we can provide you with products and services, run our business, and obey rules that apply to us. We have outlined a list of all the types of organisation that we may share your personal information with below:

Authorities

This means official bodies that include:

- Central and local government.
- HM Revenue & Customs and other tax authorities.
- Regulators (including the Financial Conduct Authority and Prudential Regulation Authority) and other authorities (including the Financial Ombudsman Service and Pensions Ombudsman).
- UK Financial Services Compensation Scheme.

Banking and financial services

Outside companies we work with to provide services to you and to run our business:

- Agents, suppliers, sub-contractors and advisers (firms that we use to help us run accounts, policies and services).
- Agents who help us to collect what is owed to us.
- Credit reference agencies.
- Fraud prevention agencies.
- Any party linked with you or your business' product or service (this could mean a joint account holder, trustee or fellow company director).
- Other financial services companies (to help prevent, detect and prosecute unlawful acts or fraudulent behavior).
- Companies we have a joint venture or agreement to co-operate with.
- Organisations or individuals that introduce you to us.
- Companies that we introduce you to.
- Market researchers.
- Independent Financial Advisors.
- Companies you ask us to share your data with (this is to do with Open Banking, which gives you more freedom and control to use your own banking data).
- Advisors who help us to come up with new ways of doing business (including legal firms, IT suppliers or consultants).

We may also need to share your personal data with other organisations to provide you with the product or service you have requested from us:

- If you have a debit, credit or charge card with us, we will share transaction details with companies that help us to provide this service.
- If you use direct debits, we will share your data with the Direct Debit Scheme.
- If you apply for insurance through us, we may pass your personal or business details to the insurer, and onto any reinsurers.
- If you have a secured loan or mortgage with us, we may share information with other lenders who also hold a charge on the property.

We may share or sell some data to other companies outside Arbuthnot Latham, but only when it is grouped so that no-one's identity can be known or found out.

We combine data in this way so we can look for general patterns and trends. When we combine data this way, we use all of the information – including historical data – that we hold about you and our other clients.

We do this to learn about the types of clients we have, how they use our products, and how our products perform for them. The law says this is not considered to be personal information after it has been grouped in this way.

How we use your information to make automated decisions

We sometimes use systems to make automated decisions about you or your business. This helps us to make sure our decisions are quick, fair, efficient and correct, based on what we know. These automated decisions can affect the products, services or features we may offer you now or in the future, or the price that we charge you for them.

Here are the types of automated decision we make:

Decision	Description
Opening accounts	<p>Where you open an account with Arbuthnot Direct, we check that the product or service is relevant for you, based on what we know. We also check that you or your business meets the conditions needed to open the account. This may include checking age, residency, nationality or financial position.</p> <p>We also use your personal information to help decide if your personal or business accounts may be being used for fraud or money-laundering. We may detect that an account is being used in ways that fraudsters work. Or we may notice that an account is being used in a way that is unusual for you or your business. If we think there is a risk of fraud, we may stop activity on the accounts or refuse access to them.</p>
Tailoring products, services, offers and marketing	<p>We may place you in group with similar clients. We use these groups to study and learn about our clients' needs, and to make decisions based on what we learn. This helps us design products, services and offers for different clients, and to manage our relationships with them. It also helps us to tailor the marketing that individuals receive or are shown on our own and other websites and mobile apps, including social media.</p> <p>This is called profiling for marketing purposes. You can contact us at any time and ask us to stop using your personal information in this way.</p>

Your rights over automated decisions

- You can ask that we do not make our decision based on the automated score alone.
- You can object to an automated decision, and ask that a person reviews it.

If you would like to know more about these rights, please contact our **Data Protection Office**.

How we use Credit Reference Agencies

We carry out credit and identity checks when you apply for products or services for you or your business. We may use Credit Reference Agencies (CRAs) to help us with this.

If you use our services, from time to time we may also search information that the CRAs have, to help us manage those accounts.

We may share your personal data with CRAs and they give us information about you. The data we exchange can include:

- Name, address and date of birth.
- Credit application.
- Details of any shared credit.
- Financial situation and history.
- Public information, from sources such as the electoral register and Companies House.

We use this data to:

- Assess whether you or your business is able to afford to make repayments.
- Make sure what you have told us is true and correct.
- Help detect and prevent financial crime.
- Meet our obligations under anti-money laundering rules and guidance.
- Manage accounts with us.
- Trace and recover debts.
- Make sure that we tell you about relevant offers.

We may continue sharing your personal information with CRAs for as long as we have a relationship with you. This will include details about your settled accounts and any debts not fully repaid on time. It will also include details of the account balance. If you borrow, it will also include details of your repayments and whether you repay in full and on time. The CRAs may give this information to other organisations that want to check your credit status. We may also tell the CRAs when you settle your accounts with us.

When we ask CRAs about you or your business, they will note it on your credit file. This is called a credit search. Other lenders may see this and we may see credit searches from other lenders.

If you apply for a product with someone else, we will link your records with theirs. We will do the same if you tell us you have a spouse, partner or civil partner – or that you are in business with other partners or directors. You should tell these people about this before you apply for a product or service. It is important that they know your records will be linked together, and that credit searches may be made on them.

CRAs will also link your records together. These links will stay on your files unless one of you asks the CRAs to break the link. You will normally need to give proof that you no longer have a financial link with each other.

You can find out more about the CRAs on their websites, in the Credit Reference Agency Information Notice (CRAIN). This includes details about:

- Who they are.
- Their role as fraud prevention agencies.
- The data they hold and how they use it.
- How they share personal information.
- How long they can keep data.
- Your data protection rights.

Here are links to the information notice for each of the four Credit Reference Agencies that Arbuthnot Latham uses:

TransUnion International UK Limited (www.transunion.co.uk/crain)

Equifax (www.equifax.co.uk/crain.html)

Experian (www.experian.co.uk/crain/index.html)

Creditsafe (www.creditsafe.com/gb/en/product/privacy-policy.html)

How we use Fraud Prevention Agencies

We may need to confirm your identity before we provide products or services to you or your business. Once you have become our client, we share your personal information as needed to help detect money-laundering and fraud risks. We use Fraud Prevention Agencies (FPAs) to help us with this.

Both we and FPAs can only use your personal information if we have a good reason to do so. It must be needed either for us to obey the law, or for a 'legitimate interest'.

We use the information to:

- Confirm identities.
- Help prevent money-laundering and fraud.
- Fulfil any contracts you or your business has with us.

We or an FPA may allow law enforcement agencies to access your personal information. This is to support their duty to detect, investigate, prevent and prosecute crime.

FPA's can keep personal data for different lengths of time. They can keep your data for up to six years if they find a risk of money-laundering or fraud.

Below are examples of the personal data that is used:

- Name.
- Date of birth.
- Residential address.
- History of where you have lived.
- Contact details, such as email addresses and phone numbers.
- Financial data.
- Data relating to your or your business' products or services.
- Employment details.
- Data that identifies computers or other devices you use to connect to the internet. This includes your Internet Protocol (IP) address.

We and FPA's may process your personal information in systems that look for fraud by studying patterns in the data. We may find that an account is being used in ways that fraudsters work. Or we may notice that an account is being used in a way that is unusual for you or your business. Either of these could indicate a possible risk of fraud or money-laundering.

If we or an FPA decide there is a risk of fraud, we may stop activity on the accounts or block access to them. FPA's will also keep a record of the risk that you or your business may pose.

This may result in other organisations refusing to provide you with products or services, or to employ you.

FPA's may send personal information to countries outside the European Economic Area ('EEA'). When they do, there will be a contract in place to make sure the recipient protects the data to the same standard as the EEA. This may include following international frameworks for making data sharing secure.

Sending data outside of the EEA

We will only send your data outside the European Economic Area ('EEA') to:

- Follow your instructions.
- Comply with a legal duty.
- Work with our agents, advisers and third party service providers who we use to help run your accounts and services.

If we do transfer information to our agents or advisers outside the EEA, we will make sure it is protected in the same way as if it was being used within the EEA. We will use one of these safeguards:

- Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA.
- Put in place a contract with the recipient that means they must protect it to the same standards as the EEA. Read more about this on the European Commission Justice website.

You can find out more about data protection on the European Commission Justice website (ec.europa.eu/info/law/law-topic/data-protection_en).

If you choose not to give personal information

We may need to collect personal information by law, or under the terms of a contract we have with you.

If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations. It may also mean that we cannot perform services needed to operate your accounts or policies. It could mean that we cancel a product or service you have with us.

Marketing

We may use your personal information to tell you about relevant products, services and offers. This is what we mean when we talk about 'marketing'.

The personal information we have for you is made up of what you tell us and data we collect when you use our services, or from third parties we work with.

We study this to form a view on what we think you may want, need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you. This is called profiling for marketing purposes. You can contact us at any time and ask us to stop using your personal information this way.

If you allow it, we may show or send you marketing material online (on our own and other websites including social media), in our own or other apps, or by email, mobile phone, or post or through smart devices and other digital channels.

What you will get will depend on the marketing preferences that you set. You can change these at any time and ask us to stop sending you marketing messages by contacting your relationship manager or our **Data Protection Office**.

Whatever you choose, you will still receive statements, and other important information in relation to your accounts with us, including changes to your existing products and services.

We may ask you to confirm or update your choices, if you take out any new products or services with us in future. We will also ask you to do this if there are changes in the law, regulation, or the structure of our business.

If you change your mind, you can update your choices at any time by contacting your relationship manager or our **Data Protection Office**.

How long we keep your personal data

We will keep your personal information for as long as you are a client of Arbutnot Latham.

After you stop being a client, we may keep your data for a period afterwards:

- To maintain records to comply with our legal and regulatory obligations.
- To respond to any questions or complaints.
- To show that we treated you fairly.
- If we cannot delete it for legal, regulatory or technical reasons.

We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

How to get a copy of your personal data

Please contact our **Data Protection Office** if you would like to obtain a copy of the personal data we hold.

You have the right to obtain your personal data from us in a format that can be easily reused. You can also ask us to pass on your personal information in this format to other organisations. Please contact our **Data Protection Office** if you would like to do this.

Letting us know if your personal data is incorrect

You have the right to question any personal data we have about you that you think is wrong or incomplete. Please contact our **Data Protection Office** if you would like to do this and we will take reasonable steps to check its accuracy and where necessary, correct it.

What if you want us to stop using your personal data?

You have the right to object to our use of your personal data, or to ask us to delete, remove, or stop using your personal information if there is no need for us to keep it. This is known as the 'right to object' and 'right to erasure', also known as the 'right to be forgotten'.

There may be legal or other official reasons why we need to keep or use your data. But please tell us if you think that we should not be using it.

We may sometimes be able to restrict the use of your data. This means that it can only be used for certain things, such as legal claims or to exercise legal rights. In this situation, we would not use or share your information in other ways while it is restricted.

You can ask us to restrict the use of your personal data if:

- It is not accurate.
- It has been used unlawfully but you do not want us to delete it.
- It is not relevant any more, but you want us to keep it for use in legal claims.
- You have already asked us to stop using your data but you are waiting for us to tell you if we are allowed to keep on using it.

If you want to object to how we use your data, or ask us to delete it or restrict how we use it or, please contact our **Data Protection Office**.

How to withdraw your consent

Where you have given consent for your data to be used, you can withdraw your consent at any time. Please contact our **Data Protection Office** if you wish to do so.

This will only affect the way we use information when our reason for doing so is that we have your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. If this happens, we will tell you.

Making a complaint

If you are unhappy with the way your personal data has been processed you can make a complaint to our **Data Protection Office** using the details below:

- Post: Arbuthnot House, 20 Finsbury Circus, London EC2M 7EA
- Telephone: +44 (0)20 7012 2500
- Email: **DataProtectionOffice@arbuthnot.co.uk**

The Information Commissioner's Office (ICO)

In the UK, you can refer your concerns directly to the Information Commissioner's Office, the body that regulates the handling of personal data in the UK. Find out of their website how to report a concern: **ico.org.uk/make-a-complaint**

Cookies

When you use Arbuthnot Latham's websites, portals and applications, we may collect cookies. Cookies are small files which are stored on a user's computer. They are designed to hold a modest amount of data specific to a particular client and website, and can be accessed either by the web server or the client computer. This allows the server to deliver a page tailored to a particular user. To find out more about how we use cookies please see our Cookies Notice.

Schedule 1: How we may use your personal data

The tables below explain how we may use your personal information for each of the activities noted in the ‘Why we collect personal data about you’ section of this notice, and the reasons we rely on for doing so. We also explain what our legitimate interests are.

Before becoming a client of Arbuthnot Latham

What we use your personal information for:	Our reasons:	Our legitimate interests:
<ul style="list-style-type: none"> • To develop and carry out marketing activities. • To study how you use products and services from us and other organisations. • To provide advice or guidance about our products and services. • To respond to any queries you have raised about any of the products and services Arbuthnot Latham provides. • To assess the applicability of the products and services Arbuthnot Latham provides. • To develop and manage our brands, products and services. • To comply with any legal and regulatory obligations applicable to Arbuthnot Latham. 	<ul style="list-style-type: none"> • Contract • Legal obligation • Legitimate interests • Consent 	<ul style="list-style-type: none"> • Developing products and services, and deciding what we charge for them. • Defining the type of client for new products or services. • Seeking your consent when we need it to contact you. • Being efficient about how we fulfil our legal duties.

Becoming a client of Arbuthnot Latham

What we use your personal information for:	Our reasons:	Our legitimate interests:
<ul style="list-style-type: none"> • To develop and carry out marketing activities. • To study how you use products and services from us and other organisations. • To provide advice or guidance about our products and services. • To respond to any queries you have raised about any of the products and services Arbuthnot Latham provides. • To assess the applicability of the products and services Arbuthnot Latham provides. • To develop and manage our brands, products and services. • To test new products. • To manage how we work with other companies that provide services to you and us. • To detect, investigate, report, and seek to prevent financial crime. • To manage risk for you and us. • To obey laws and regulations that apply to us. • To respond to complaints and seek to resolve them. • To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audit. 	<ul style="list-style-type: none"> • Contract • Legal obligation • Legitimate interests • Consent 	<ul style="list-style-type: none"> • Keeping our records up to date, working out which of our products and services may be of relevance to you and telling you about them. • Developing products and services, and deciding what we charge for them. • Defining the type of client for new products or services. • Seeking your consent when we need it to contact you. • Being efficient about how we fulfil our legal and contractual duties. • Complying with regulations that apply to us. • Developing and improving how we deal with financial crime, as well as doing our legal duties in this respect.

Banking with Arbuthnot Latham

What we use your personal information for:	Our reasons:	Our legitimate interests:
<ul style="list-style-type: none"> • To manage our relationship with you or your business. • To develop new ways to meet your needs. • To provide advice or guidance about our products and services. • To assess the applicability of the requested product or service. • To develop and manage our brands, products and services. • To test new products. • To manage how we work with other companies that provide services to you and us. • To deliver our products and services. • To make and manage your payments. • To manage fees, charges and interest due on your accounts. • To manage and provide treasury services. • To detect, investigate, report, and seek to prevent financial crime. • To manage risk for you and us. • To obey laws and regulations that apply to us. • To respond to complaints and seek to resolve them. • To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audit. • To exercise our rights set out in agreements or contracts. 	<ul style="list-style-type: none"> • Contract • Legal obligation • Legitimate interests 	<ul style="list-style-type: none"> • Keeping our records up to date, working out which of our products and services may be of relevance to you and telling you about them. • Developing products and services, and deciding what we charge for them. • Defining the type of client for new products or services. • Seeking your consent when we need it to contact you. • Being efficient about how we fulfil our legal and contractual duties. • Complying with regulations that apply to us. • Developing and improving how we deal with financial crime, as well as doing our legal duties in this respect.

Borrowing with Arbuthnot Latham

What we use your personal information for:	Our reasons:	Our legitimate interests:
<ul style="list-style-type: none"> • To manage our relationship with you or your business. • To develop new ways to meet your needs. • To provide advice or guidance about our products and services. • To assess the applicability and suitability of the requested product or service. • To develop and manage our brands, products and services. • To test new products. • To manage how we work with other companies that provide services to you and us. • To deliver our products and services. • To make and manage your payments. • To manage fees, charges and interest due on your accounts. • To collect and recover money that is owed to us. • To detect, investigate, report, and seek to prevent financial crime. • To manage risk for you and us. • To obey laws and regulations that apply to us. • To respond to complaints and seek to resolve them. • To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audit. • To exercise our rights set out in agreements or contracts. 	<ul style="list-style-type: none"> • Contract • Legal obligation • Legitimate interests 	<ul style="list-style-type: none"> • Keeping our records up to date, working out which of our products and services may be of relevance to you and telling you about them. • Developing products and services, and deciding what we charge for them. • Defining the type of client for new products or services. • Seeking your consent when we need it to contact you. • Being efficient about how we fulfil our legal and contractual duties. • Complying with regulations that apply to us. • Developing and improving how we deal with financial crime, as well as doing our legal duties in this respect.

Investing and financial planning with Arbuthnot Latham

What we use your personal information for:	Our reasons:	Our legitimate interests:
<ul style="list-style-type: none"> • To manage our relationship with you or your business. • To develop new ways to meet your needs. • To provide advice or guidance about our products and services. • To assess the applicability and suitability of the requested product or service. • To develop and manage our brands, products and services. • To test new products. • To manage how we work with other companies that provide services to you and us. • To deliver our products and services. • To make and manage your payments. • To manage fees, charges and interest due on your accounts. • To manage and provide investment products and services. • To detect, investigate, report, and seek to prevent financial crime. • To manage risk for you and us. • To obey laws and regulations that apply to us. • To respond to complaints and seek to resolve them. • To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audit. • To exercise our rights set out in agreements or contracts. 	<ul style="list-style-type: none"> • Contract • Legal obligation • Legitimate interests 	<ul style="list-style-type: none"> • Keeping our records up to date, working out which of our products and services may be of relevance to you and telling you about them. • Developing products and services, and deciding what we charge for them. • Defining the type of client for new products or services. • Seeking your consent when we need it to contact you. • Being efficient about how we fulfil our legal and contractual duties. • Complying with regulations that apply to us. • Developing and improving how we deal with financial crime, as well as doing our legal duties in this respect.

For business. For family. For life.

Contact Information

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