



Intermediaries Privacy Notice

How we collect, share, and use your personal information.

Chorley Building Society is officially classed as a data controller of your 'personal information'. This is information about you or from which we can identify you, such as names, work addresses, phone numbers and email addresses.

We are registered with the UK's Information Commissioner's Office (ICO) under registration number Z5708404.

As a data controller, we have to follow rules on the way your personal information is processed, and this privacy notice explains how and why we do so.

When we use terms such as 'we', 'us' and 'our' in this notice, we mean Chorley and District Building Society.

Our Data Protection Officer can be contacted if you have any queries about this privacy notice or wish to exercise any of the rights mentioned in it by writing to our registered address:

Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ

or by email to DPO@chorleybs.co.uk

This privacy notice may be updated from time to time. You should check this page regularly so that you can read the up-to-date version.

Personal Information we collect from you

Personal information is any information that can be used to identify you as a unique individual. Further information about how we use your data can be found in this privacy notice.

We collect your personal information when you:

- Register as a Broker
- Apply for our products or services as a broker, online, by post or on the phone
- Update your information online, or over the phone
- Visit a Chorley branch
- Speak to us on the phone
- Visit our website
- Send us letters, emails or other documents

The types of personal information we collect from you are / include:

- Identity details which include your full name, title, date of birth
- Contact details which includes your email address and phone number, your club / network
- Broker data: company details, job title, Financial Conduct Authority number, Identification documents
- Technical data which includes internet protocol (IP) address, location data, operating system, device details, time zone, browsing time, web history, cookie information, network interaction history, routing number etc.

It is important that the personal information we hold about you is accurate and up to date. Please keep us informed of any changes to your personal information during your relationship with us, such as change of contact details etc.

How we use your personal information

Purpose / Activity	Types of Personal Information	Legal Basis
Registering as a Broker with Chorley	<ul style="list-style-type: none"> • Identity data • Contact data • Broker data 	Necessary for the performance of a contract
Processing an application for a product or service with Chorley	<ul style="list-style-type: none"> • Identity data • Contact data • Financial data • Profile data • Identification documents • Broker data • Your club / network data 	Necessary for the performance of a contract
Managing and administering your account with Chorley	<ul style="list-style-type: none"> • Identity data • Contact data • Financial data • Profile data • Identification documents • Broker data • Your club / network data 	Necessary for the performance of a contract
Paying broker's commission	<ul style="list-style-type: none"> • Broker data • Your club / network data • Financial data 	Necessary for the performance of a contract
Preventing and investigating fraud	<ul style="list-style-type: none"> • Identity data • Contact data • Financial data • Profile data • Identification documents • Broker data 	Our legitimate interest / Legal obligation
Collecting IP address when using our web site to detect suspicious activities	<ul style="list-style-type: none"> • Technical data 	Our legitimate interest
Sharing relevant marketing about products and services	<ul style="list-style-type: none"> • Contact data • Broker data 	Consent / Legitimate Interest

Sharing your personal information

Unless required to do so by law, or for other similar reasons, other than those outlined we will never otherwise share personal information without legal basis or without ensuring the appropriate care and necessary safeguards are in place. We will in any other event ask for your consent to share that information and explain the reasons.

Where necessary, we share your personal information with:

- The Financial Conduct Authority as part of our due diligence, identity, and fraud prevention checks
- Fraud prevention and/or law enforcement agencies
- Third parties where you have asked us to share your information. For example, we will share your information with the club / network you are a member of
- Third parties where it is necessary to enter into or for the performance of a contract
- Third parties where we are required to do so by law

Is your personal information transferred outside the UK or the EEA

We are based in the UK but sometimes your personal information may be transferred outside the UK or the European Economic Area (EEA) for limited purposes. We will only send your data outside of the EEA to:

- Follow your instructions
- Comply with a legal duty; or
- Work with other organisations for the purpose of providing a service on our behalf in connection with the operation of your account or membership.

When we do transfer your data outside of the EEA, there will be protective measures in place to ensure that your personal information is treated by those third parties in a way that is consistent with, and which respects, the UK and EU laws on data protection. Appropriate protective measures include, for example, model clauses in data sharing contracts and ongoing security assessments.

Do we do any monitoring involving processing of your personal information?

In this section monitoring means any listening to, recording of, viewing of, intercepting of, or taking and keeping records (as the case may be) of calls, post, emails, social media messages, visits to our branches including the use of CCTV, in person face to face meetings and other communications. We may monitor where permitted by law and we will do this where the law requires it. In particular, where we are required by FCA regulatory regime to record certain telephone lines or in person meetings (as relevant) we will do so.

Some of our monitoring may be to comply with regulatory rules, self-regulatory practices or procedures relevant to our business, to prevent or detect crime, be in the interests of protecting the security of our communications systems and procedures, to have a record of what we have discussed with you and actions agreed with you, to protect you and to provide security for you (such as in relation to fraud risks on your account) and for quality control and staff training purposes.

Some of our monitoring may check for obscene or profane content in communications.

We may conduct short term carefully controlled monitoring of your activities on your account where this is necessary for our legitimate interests or to comply with our legal obligations, for instance, where we suspect fraud, money laundering or other crimes.

For how long is your personal information retained by us?

We retain the personal data processed by us for as long as is considered necessary for the purpose for which it was collected (including as required by applicable law or regulation). In the absence of specific legal, regulatory, or contractual requirements, our standard retention period for records and other documentary evidence created in the provision of services is 6 years from the date that our contractual relationship ends.

What are your rights under data protection laws?

Under data protection laws you have the following rights. They do not apply in all circumstances and if you wish to exercise any of them, we will explain at that time if they apply or not.

The right to be informed about the processing of your personal information. This privacy notice includes all of the information we are required to provide you under this right.

The right to request access to your personal information and obtain information on how we process it. Upon request, we will provide a copy of the personal information we hold on you. To action this right you may wish to complete the Society's Data Subject Access Request form which is available electronically here.

The right to have your personal information rectified or corrected if it is incomplete or inaccurate. If we have disclosed your personal information to others, then where necessary we will also notify them of the change to your information.

The right to have your personal information erased. This right only applies where our processing of your information was unlawful, our processing is no longer necessary, we no longer have a legitimate interest to process your information, or where our processing is based on consent, and you wish to withdraw that consent.

The right to erasure does not apply if we are required to retain your information to comply with a legal obligation or for the establishment, exercise, or defence of legal claims.

The right to restrict the processing of your personal information. This means that we will continue to store your personal information but will not use it if; you believe that the information we hold relating to you is inaccurate and we are verifying the accuracy of it; we have processed your information unlawfully; we no longer need your personal information but you require us to keep it in order for you to establish, exercise or defend a legal claim; or you have objected to the processing of your personal information and we are assessing whether our legitimate grounds for processing override your rights.

The right to data portability. This means that you have the right to move, copy, or transfer your personal information from our IT environment to another in a safe and secure way, so that it can be reused for your own purposes across different services. This right is different to the right of access (see above) and you will not be able to obtain a copy of all of your personal information by exercising your right to portability. The right to portability applies to personal information that you have provided directly to us, where we process it based on your consent or for the performance of a contract, and where it is carried out by automated means (thereby excluding paper records).

The right to object to the processing of your personal information. You have the right to object to us processing your information on the basis of legitimate interests or for the purposes of direct marketing. We will stop processing your personal information unless we are able to demonstrate that we have compelling legitimate grounds for processing which override your rights, interests, or freedoms or if processing is needed for the establishment, exercise or defence of legal claims.

The rights relating to automated decision making and profiling. Automated decision making is when a computer-based decision is made about you without a person being involved. We do not undertake any automated decision making with your personal information.

You also have the right to complain to the Information Commissioner's Office which enforces data protection laws: <https://ico.org.uk>. For more details on all of the above rights, you can contact our Data Protection Officer.

Data anonymisation and use of aggregated information

Your personal information may be converted into statistical or aggregated data which cannot be used to re-identify you. It may then be used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described in this privacy notice.

Your Marketing preferences and what this means

Occasionally, we may provide you with information about other products and services only if we have a legal ground which allows it under data protection laws. The Society does not share your data with any other organisation for marketing or promotional purposes.

When marketing to you as an individual (including individual sole traders and partnerships), we will rely on the lawful basis of either your prior consent or legitimate interest to contact you, such as by phone, email, push notifications, SMS text, or post, to tell you about new products or services we have or are developing which we think may be of interest to you.

You have the right at any time to stop us from contacting you for marketing purposes and may opt out at any time by contacting the DPO.

Updating this notice

We regularly review and, where necessary, update our privacy information contained within this notice. This was last updated on 19 October 2023.