



Identity verification and fraud prevention checks

General

1. Before we provide services, goods or financing to you, we undertake checks for the purposes of verifying your identity and, identifying and preventing fraud and money laundering activity. These checks require us to process personal data about you.
2. The personal data you provide to us or we receive from third parties, will be used by us to verify your identity and to identify and prevent fraud and money laundering activity.
3. Details of the personal information that will be processed include, for example: name, address, date of birth, contact details, financial information, employment details, device identifiers including IP address and vehicle details.
4. We and fraud prevention agencies may also be required to provide law enforcement agencies access to and use of, your personal data to detect, investigate and prevent crime.
5. We process your personal data to verify your identity and on the basis that we have a legitimate interest in identifying and preventing fraud and money laundering activity in order to protect you and our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested.
6. Fraud prevention agencies, in accordance with the law, can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

Consequences of processing

7. If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services or financing you have requested, or to employ you, or we may stop providing existing services to you.
8. If it's identified that false or inaccurate information has been provided, we pass the details to fraud prevention agencies, which includes Cifas, National Hunter, Synectics Solutions, as well as law enforcement agencies who may view and use this information.

Information on these fraud prevention agencies, including their contact information, can be found at:
National Hunter nhunter.co.uk/privacy-policy/
CIFAS cifas.org.uk/fpn
Synectic Solutions synectics-solutions.com/privacy-policy

Data transfers

9. Fraud prevention agencies may allow the transfer of your personal data outside of the UK. This may be to a country where the UK Government has decided that your data will be protected to UK standards, but if the data transfer is to a country which does not have adequate protections for personal information, then the fraud prevention agencies will ensure your data continues to be protected by ensuring appropriate safeguards are in place.

Your rights

10. Your personal data is protected by legal rights, which include your rights to object to our processing of your personal data; request that your personal data is erased or corrected; request access to your personal data.
11. For more information or to exercise your data protection rights, you can obtain our leaflet "Your Data Rights", by visiting leedsbuildingsociety.co.uk/security/use-of-personal-information, contacting your local branch or by calling us on **03450 50 50 75**.
12. You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data.