

How we use your information

Introduction

This Privacy Notice explains how we use your personal information, describes the categories of personal information we process and for what purposes and explains your data protection rights and how to exercise them. We take your privacy seriously and we are committed to collecting and using your information fairly and in accordance with the requirements of the General Data Protection Regulations ('GDPR').

Who we are and how to contact us

Handelsbanken plc (**Handelsbanken**) is a member of the Handelsbanken group (Group) of companies and is the 'controller' of your personal information. This means information about you or information that we can use to identify you. We are the controller of this information under relevant data protection laws because, as a result of our relationship with you, we decide how and why it is processed in the ways explained in this Privacy Notice. When we use terms such as **we**, **us** and **our** in this notice, we mean Handelsbanken.

Details of the members of the Handelsbanken group can be found in our Annual Report which can be viewed on our website at www.handelsbanken.co.uk.

Our Data Protection Officer can be contacted by writing to 3 Thomas More Square, London E1W 1WY or by emailing dpo-uk@handelsbanken.co.uk if you have queries about this Privacy Notice or wish to exercise any of the rights mentioned in it.

This Privacy Notice may be updated from time to time. You should check www.handelsbanken.co.uk/privacy regularly so that you can read the up to date version. You can also obtain the most recent version of this Privacy Notice from your local branch. We will notify you in a timely manner if material changes are proposed either to the Privacy Notice or to the way that we process your data.

Have you been introduced to us by a broker or other intermediary?

Our products and services are available through our own branches as well as through professional and financial advisors and anyone else who acts as a person sitting in between you and us in relation to what we do for you. In this notice we will call these persons "brokers and other intermediaries".

When a broker or other intermediary processes your personal information on our behalf, this Privacy Notice will apply and you should contact our Data Protection Officer to exercise your rights under data protection laws. When a broker or other intermediary processes your personal information as a data controller in its own right, its own privacy notice will apply and you should ask them for a copy if you do not have one by the time you are introduced to us.

What kinds of personal information do we hold about you?

In order to fulfil our obligations to you as our customer, we handle different types of personal information about you. The GDPR requires us to explain what categories of personal information we process.

This will depend on the products or services you apply for and (if your application is successful) obtain from us. Before we explain what information we need in relation to our particular products we will explain what information is relevant to all of our products and services.

In Handelsbanken, we organise your personal information into the following categories:

Handelsbanken Categories of Personal Information	Description (examples)
Basic Personal Information	<ul style="list-style-type: none"> • Your title and full name, • Contact details, including: your home address, any other contact address, your address history, home and mobile telephone numbers, email address, • Your date of birth, • Your nationality, if this is necessary for us to comply with our legal and regulatory requirements, • Your Tax Identification Number e.g. UK National Insurance number, Swedish Personal Identification number

Assessment and classification	<ul style="list-style-type: none"> • Basic personal information we collect to verify your identity and carry out fraud and anti-money laundering checks to verify that you (or your business, if applicable) meets the conditions needed to open the account(s), and to help us assess financial crime risks
Agreement	<ul style="list-style-type: none"> • Your contract and terms and conditions relating to the product(s) and service(s) you hold with us
Communication	<ul style="list-style-type: none"> • Records of how you have contacted us (such as via Handelsbanken 24/7, our customer support service) and, • If you get in touch with us online or using our online banking service, details such as your mobile phone location data, IP address and MAC address
Financial transactions	<ul style="list-style-type: none"> • Bank account and sort code details • Transactions and payments relating to your account(s) • Information about your tax position
Special Categories of Personal Data	<ul style="list-style-type: none"> • Personal information which we obtain from Fraud Prevention Agencies (see the section on Fraud Prevention Agencies below) • Some special categories of personal data such as about your health if you are a vulnerable customer (more details below)
Personal preferences	<ul style="list-style-type: none"> • Any consents which you provide to us regarding how we use your data, for example your preferences to be contacted for marketing and customer satisfaction survey purposes
Audit	<ul style="list-style-type: none"> • Your computer's IP address when you access and use our website • Activity logs when you log on and use our online banking services • Some of our premises may use CCTV cameras to protect you, others and the bank from crime

Additional personal information that we process in connection with a lending product (including mortgages)

This includes, for example:

Handelsbanken Categories of Personal Information	Description (examples)
Basic Personal information	<ul style="list-style-type: none"> • Information about your occupier status, such as whether you are a tenant, live with parents or are an owner occupier of the property in which you live at the time of your application • Information which is relevant for your residency and/or citizenship status, such as your nationality, your length of residency in the UK and/or whether you have the permanent right to reside in UK • Your marital status, family, lifestyle or social circumstances if relevant to the mortgage product (e.g. the number of dependents you have or if you are a widow or widower) and where relevant, information about any guarantor which you provide in any application
Financial transactions	<ul style="list-style-type: none"> • Details of your income, savings, expenditure, assets and liabilities

	<ul style="list-style-type: none"> • Details of account(s) held with other providers if you pay your mortgage from those account(s) • Details about your existing borrowings and loans (your credit history)
Assessment and classification	<ul style="list-style-type: none"> • Personal information which we use to assess your credit worthiness, product suitability to make responsible lending decisions (which may include creating a financial profile of you). Such information includes: <ul style="list-style-type: none"> • Data provided to us by you, • Data we obtain from Credit Reference Agencies, • Data which originates from Royal Mail (UK postal addresses), • Local authorities (electoral roll), • The insolvency service, • Companies House, and • Other lenders and providers of credit (who supply data to the Credit Reference Agencies).
Special Categories of Personal Data	<ul style="list-style-type: none"> • Court judgments, decrees and administration orders publicly available through statutory public registers (see the section on Credit Reference Agencies below)

Additional personal information that we process in connection with a savings product

This includes:

Handelsbanken Categories of Personal Information	Description (examples)
Financial transactions	<ul style="list-style-type: none"> • Your salary and details of other income, details of your other savings, and details of account(s) held with other providers if you pay into your savings product from those other account(s) • Information about your tax position • Where a person other than the savings account holder makes a withdrawal from the account, information about that person and the transaction

Providing us with information about other individuals

If you are an individual banking customer and you make a joint application with your spouse, partner or family member we will also collect the personal information mentioned above about that person. You must show this Privacy Notice to the other applicant and ensure they give you authority to share their information with us for the purposes described in this Privacy Notice. If you look now at the **“How we use your personal information”** section (below) you will see reference to consent and a description of some limited scenarios where it may be relevant to what we do with personal information. If we ask you to obtain consent from the joint applicant (such as for marketing) you should do that using the consent capture mechanism that we give or make available to you for that purpose.

If you apply for your mortgage with a guarantor, that person will see this Privacy Notice when he/she submits his/her own personal information to us because he/she must agree and sign the application documents.

If there is somebody who has power of attorney over your affairs, that person will see this Privacy Notice when we make contact with him/her directly.

If you are a business banking customer and you provide us with information about other individuals (including, but not limited to, your business partners, directors, shareholders, account signatories or authorised users) as part of the account opening process or from

time to time as your business with us develops or changes, we rely on you to ensure that you have their authority to process their information.

If you provide us with information about other individuals, you are confirming that you have informed such individuals that we may process and disclose their data for the same purposes for which we can process and disclosure yours.

How we obtain your personal information

We will generally collect your personal information from you directly. This will include at account opening as well as during your ongoing customer relationship with us, for example from transactions and operation of your account(s) with us. If you are introduced to us by a broker or other intermediary, we will obtain some basic personal information about you from them when they introduce you to us.

Where relevant to the product or service you hold with us, we may also obtain your personal information from other sources such as:

- Fraud Prevention Agencies;
- Credit Reference Agencies;
- your employer;
- landlord;
- other lenders;
- HMRC;
- Department of Work and Pensions;
- publically available directories and information (e.g. telephone directory, social media, internet, news articles);
- publicly accessible sources (e.g. the electoral registers, also known as the electoral roll);
- debt recovery and/or tracing agents;
- other organisations to assist in prevention and detection of crime; and
- police and law enforcement agencies.

In addition, some of your personal information may come from other members of our Group if you already have a product with them.

Some of the personal information obtained from Credit Reference Agencies will originally have come from publicly accessible sources. In particular, Credit Reference Agencies hold information sourced from:

- court decisions;
- bankruptcy registers; and
- the electoral register.

We explain more about Credit Reference Agencies below. We have also mentioned above, in the lists of personal information that we process, some of the CRAs' other sources of information (which are our own source of information too).

How we use your personal information (including when we share it with others)

Under data protection law, we can only use your information if we have an appropriate reason and legal basis to do so. This section explains the reasons we use your personal information and the legal basis under data protection law. For some processing, more than one legal ground may be relevant (except where we rely on a consent).

The reference to “**legitimate interests**” below is a legal basis under data protection law where we have a genuine business reason to use your information. But not where the use of your information would unfairly affect your interests, rights or freedoms.

How we use your information	Our legal basis	Our legitimate interests (where applicable)
Administering and managing your account and services, updating your records, and tracing your whereabouts to contact you about your account	<ul style="list-style-type: none"> • To fulfil a contract with you • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient about keeping up to date records • Being able to contact you • Maintaining and improving efficiency in the delivery of our products, services and obligations

		<ul style="list-style-type: none"> • Complying with our regulatory requirements
All stages and activities relevant to managing your account including enquiry, application, administration and management of accounts, illustrations, requests for transfers of equity, setting up/changing/removing guarantors, to administer payments to and from you	<ul style="list-style-type: none"> • To fulfil a contract with you • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient about keeping up to date records • Maintaining and improving efficiency in the delivery of our products, services and obligations • Complying with our regulatory requirements
Where you have a lending product that is in default, taking steps to recover debt	<ul style="list-style-type: none"> • To fulfil a contract with you • Our legitimate interests 	<ul style="list-style-type: none"> • To recover monies owed to the bank
Sharing your personal information with other payment services providers such as when you ask us to share information about your account with them	<ul style="list-style-type: none"> • To fulfil a contract with you 	
To carry out credit application searches (where you apply for credit with us) with Credit Reference Agencies, and to make credit related decisions about you (which may include undertaking credit assessments and creating a financial profile of you), such as setting credit limits, interest rate, fees and other charges applied to your account. Where you have been introduced to us by a broker or other intermediary they may do these credit application searches on our behalf	<ul style="list-style-type: none"> • Our legitimate interests • To fulfil a contract with you 	<ul style="list-style-type: none"> • Complying with our regulatory requirements • To assess your credit worthiness, product suitability and make responsible lending decisions • Protecting the bank from financial crime
To test and improve the performance of our products, services and internal processes	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Maintaining and improving efficiency in the delivery of our products, services and obligations • Developing products and services and setting appropriate pricing
For management and audit of our business operations including accounting	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient about keeping up to date records • Internal and external accounting • Maintaining and improving efficiency in the delivery of our services and obligations • Complying with our regulatory requirements
To monitor and analyse the conduct of your account and to keep customer records	<ul style="list-style-type: none"> • Our legitimate interests • Our legal obligations 	<ul style="list-style-type: none"> • Being efficient about keeping up to date records • Maintaining and improving efficiency in the delivery of our products, services and obligations • Complying with our regulatory requirements
To adhere to our obligations, guidance and best practice under the regimes of governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioners	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Complying with our regulatory requirements

Office, the Swedish Financial Supervisory Authority and under the Swedish Deposit Guarantee Scheme		
To administer our good governance requirements and those of other members of our Group, such as internal reporting and compliance obligations or administration required for those processes	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient at keeping up to date records • Internal and external accounting • Maintaining and improving efficiency in the delivery of our products, services and obligations • Complying with our regulatory requirements
To undertake analysis and develop statistics	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Maintaining and improving efficiency in the delivery of our products, services and obligations • Developing products and services and setting appropriate pricing
For compliance with laws and regulations that apply to us, such as anti- money laundering, immigration and anti-terrorism laws and regulations	<ul style="list-style-type: none"> • Our legal obligations 	
For establishment, defence and enforcement of our legal rights or those of any other member of our Group	<ul style="list-style-type: none"> • Our legal obligations 	
To check and verify your identity and carry out checks to help us and others prevent and detect fraud and money laundering. We undertake such checks with Credit Reference Agencies, Fraud Prevention Agencies and similar organisations at pre-application, at the application stage, and periodically after that. Where you have been introduced to us by a broker or other intermediary they may do these searches on our behalf	<ul style="list-style-type: none"> • Our legal obligations • Our legitimate interests 	<ul style="list-style-type: none"> • Complying with our regulatory requirements • Protecting you, others and the bank from financial crime
For activities relating to the prevention, detection and investigation of crime	<ul style="list-style-type: none"> • Our legal obligations • Our legitimate interests 	<ul style="list-style-type: none"> • Protecting you, others and the bank from crime
To deal with requests from you to exercise your rights under data protection laws	<ul style="list-style-type: none"> • Our legal obligations 	
When you request that we share your personal information with someone else, such as to your accountants, lawyers or other professional advisers	<ul style="list-style-type: none"> • Your consent 	
In specific circumstances, we may need to process special categories of personal data such as about your health where we may need to take reasonable steps to protect and support you as a vulnerable customer	<ul style="list-style-type: none"> • Our legitimate interests • Our legal obligations 	<ul style="list-style-type: none"> • To meet our regulatory obligations to protect vulnerable customers • To ensure the wellbeing of our customers
To send you information about products and services which we believe you may be interested in and / or to participate in our customer satisfaction surveys, where you have asked to opt-in to such communications	<ul style="list-style-type: none"> • Your consent 	

How you can withdraw your consent

In most cases we don't rely on your consent to use your personal information, usually our legal basis for using your personal information is to meet our legal obligations or to fulfil a contract with you. However, where we do rely on your consent and you have given us this (for example if you opt-in to receive information about our products and services), you have the right to withdraw your consent at any time. You can do this by contacting us using the details above. Please be aware that withdrawing your consent might mean that we cannot send you marketing communications or that we cannot fully meet particular needs you may have, for example if you are a vulnerable customer.

If you were introduced to us through a broker or other intermediary, we will tell the broker or other intermediary that you have withdrawn your consent only if they are processing your personal information on our behalf or if we are required to do so. You should make sure to contact them directly to withdraw your consent for what they do with your personal information as they are also data controller in their own right.

To comply with payment services regulations we may be required to share some of your personal information with other payment service providers, such as when you ask us to share information about your account with them. 'Consent' under the payment services regulations does not have the same meaning as 'consent' under data protection laws. Therefore, if you ask to withdraw consent from what we do with your personal information, we may still have to hold and use some personal information in order to comply with our obligations under the payment services regulations.

Who we share your personal information with

In relation to how we use your information as described above, we may (where necessary, applicable and relevant) share your personal information with:

Person/Organisation	Our legal basis	Our legitimate interests (where applicable)
Your guarantor (if you have one)	<ul style="list-style-type: none"> • Our legal obligations • To fulfil a contract with you 	
Joint account holders, trustees and beneficiaries and any person with power of attorney over your affairs (in each case only if relevant to you)	<ul style="list-style-type: none"> • Our legal obligations • To fulfil a contract with you 	
Members of our Group	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient at keeping up to date records • Maintaining and improving efficiency in the delivery of our products, services and obligations • Internal and external accounting
Other payment services providers such as when you ask us to share information about your account with them (to administer payments to and from you)	<ul style="list-style-type: none"> • Our legal obligations • To fulfil a contract with you 	
The broker or other intermediary who introduced you to us	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient at keeping up to date records • Maintaining and improving efficiency in the delivery of our products, services and obligations • Internal and external accounting

<p>Our legal and other professional advisers, auditors and actuaries</p>	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient at keeping up to date records • Maintaining and improving efficiency in the delivery of our products, services and obligations • Complying with our regulatory requirements • Internal and external accounting
<p>Financial institutions and trade associations, where necessary to comply with applicable laws and regulations (such as immigration, anti-money laundering and anti-terrorism), and where we consider it reasonably necessary to assist us or other organisations fight crime and terrorism</p>	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Complying with our regulatory requirements • To protect you, others and the bank from financial crime
<p>Our approved and contracted professional service providers who provide services to us and to you, such as those who provide additional services to you under your agreement, our payment processing service providers, our secure confidential waste destruction and document storage providers, and our IT software and maintenance providers</p> <p>There may be occasions where our payment processing service providers will be a separate data controller under the GDPR because they (or any member of their group), will need to process your information relating to payments to (i) comply with applicable laws, regulations and their own compliance obligations which may include: voluntary codes, court orders, agreements or treaties that are applicable to the provider (or a member of their group), international and industry guidance and the provider's internal policies or procedures; (ii) detect, prevent and investigate financial crime; (iii) enforce or defend their rights (or those of a member of their group), and (iv) manage their operational requirements. The payment processing service provider will only process your information for any one or more of the above purposes where this is strictly necessary</p>	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient at keeping up to date records • Maintaining and improving efficiency in the delivery of our products, services and obligations • Complying with our regulatory requirements
<p>Buyers and their professional representatives as part of any restructuring or sale of our business or assets</p>	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Being efficient at keeping up to date records • Complying with our legal and regulatory requirements • Internal and external accounting
<p>Licensed Credit Reference Agencies (see below where we explain more)</p>	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • To assess credit worthiness, product suitability and make responsible lending decisions • To protect you, others and the bank from financial crime • Complying with our regulatory requirements

Market research organisations who help us to develop and improve our products and services (where you have opted in to participate in customer satisfaction surveys)	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • Maintaining and improving efficiency in the delivery of our products, services and obligations
Licensed fraud prevention agencies (see below where we explain more)	<ul style="list-style-type: none"> • Our legal obligations • Our legitimate interests 	<ul style="list-style-type: none"> • To protect you, others and the bank from financial crime • To meet our regulatory obligations
Law enforcement agencies and governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioners Office, the Swedish Financial Supervisory Authority and under the Swedish Deposit Guarantee Scheme	<ul style="list-style-type: none"> • Our legal obligations • Our legitimate interests 	<ul style="list-style-type: none"> • To protect you, others and the bank from crime • To meet our regulatory obligations
Courts and other organisations where that is necessary for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations	<ul style="list-style-type: none"> • Our legal obligations • Our legitimate interests 	<ul style="list-style-type: none"> • To protect you, others and the bank from crime

Transfers of your personal information outside of the UK or the EEA

We are based in the UK but sometimes we may need to transfer your personal information outside the UK or the European Economic Area (EEA). If it is processed within the EEA then it is protected by European data protection standards.

Some countries outside the EEA do have adequate protection for personal information under laws that apply to us. We will make sure that suitable safeguards are in place before we transfer your personal information to countries outside the EEA. Safeguards include:

- contractual obligations imposed on the recipients of your personal information which require the recipient to protect your personal information to the standard required in the European Economic Area; and
- requiring the recipient to subscribe to 'international frameworks' intended to enable secure data sharing and where the framework is the means of protection for the personal information, such as the EEA to the US Privacy Shield.

How do we share your information with credit reference agencies?

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us. To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. This information may be supplied to other organisations by CRAs.

When CRAs receive a credit application search from us they will place a hard search footprint on your credit file that may be seen by other lenders. Where we carry out an enquiry search (for example to verify your identity) this will leave a soft footprint your credit file which will be viewable to you but not to other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

CRAs require us to pass on to you information about how they will use your personal information to perform their services or functions as data controllers in their own right. However, further details as to the identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in their own notices. These notices are separate to our own and can be found using the following links:

Call Credit: www.callcredit.co.uk/crain

Equifax: www.equifax.co.uk/crain

Experian: www.experian.co.uk/crain

Preventing financial crime and how we share your information with fraud prevention agencies

We will use your personal information to carry out fraud prevention and money-laundering checks and to verify your identity. To do this we will share your personal information with fraud prevention agencies such as Cifas. In addition, we will conduct searches of the internet, Dow Jones (for sanctions purposes), HMRC and public registers held by organisations such as the Financial Conduct Authority and Prudential Regulation Authority.

We, and fraud prevention agencies may also enable law enforcement agencies to access and use your personal information to detect, investigate and prevent crime. 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 we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above.

If there are other individuals connected to your account application, such as joint account holders or signatories, their information may be used to conduct checks in the same way.

Fraud prevention agencies can keep personal information for different lengths of time. They can keep your data for up to six years if they find a risk of fraud or money-laundering.

Some fraud prevention agencies may transfer your personal information outside of the EEA. Where they do, there will be a contract in place to make sure that the recipients of that data protect it to the standard required in the EEA. They may also require the recipient to subscribe to 'international frameworks' intended to make data sharing secure.

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

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.

Telephone calls to our 24/7 service in connection with your application and/or account may be recorded to make sure that we have a record of what has been discussed and what your instructions are. We may also record these types of calls for the quality control and staff training purposes.

Calls from a Branch to discuss any arrears or forbearance on your accounts/agreements are recorded in line with our regulatory requirements and may also be used for compliance monitoring and any staff training required as a follow up

A written record may be kept of in person meetings that you may have with members of your local branch staff to make sure that we have a record of what has been discussed and any instructions that that you may give.

We also may obtain some personal information about you when we use CCTV on our premises. We use CCTV on our premises to ensure the safety and security of our staff and customers.

Profiling and other automated decision making

To help ensure we make lending decisions which are accurate, efficient and tailored to you, we may use your information to create a financial profile. We do this to help us assess your creditworthiness, product suitability and to make a responsible lending decision. This may include credit assessments and making credit-related decisions about you, for example whether to offer you credit and setting your credit limits.

Additionally, we may use your personal information in processes and profiling activity to carry out fraud and anti-money laundering checks to verify that you (or your business, if applicable) meets the conditions needed to open the account(s), and to help us assess financial crime risks. If you are a Business Banking customer, we may use the personal information of related individuals (such as directors, shareholders and authorised signatories) in processes and profiling activity to carry out fraud and anti-money laundering checks to verify that the business meets the conditions needed to open the account(s), and to help us assess financial crime risks.

We do this to meet our legal and regulatory obligations and to protect you, us and others from financial crime.

If you have provided us with your consent for us to identify and send you information about products and services, we may use profiling activity to decide what type of marketing communications to send you. Our profiling activity may include analysis of information you give to us and details about how you use the products and services you have with us. We do this to ensure you receive the most relevant information about products and services at the right time.

Immigration Act checks

If you are: applying for a current account; a joint account holder; a signatory or beneficiary of a current account; or the user of a debit card or online banking service on a current account, we are legally required under the Immigration Act to screen your full name, address and date of birth against the Home Office disqualified persons list to confirm if you are lawfully present in the UK. We will perform this screening as part of the application process and (if the application is successful) on a periodic basis thereafter.

Where a positive match is identified against the Home Office disqualified persons list, we are legally required to report that individual and details of all accounts held by that individual to the Home Office for further review. Where the Home Office confirms a positive match it may instruct us not to open the account for a new account application or close the account/s and/or freeze assets for existing account/s. Instructions to close account/s and/or freeze assets may also include accounts which are held or operated jointly and a positive match is made against only one of the account holders or signatories.

How long we keep your personal information for

How long we keep your personal information depends on the products and services you hold with us.

We will keep your information for as long as you are our customer. We may need to keep some of your personal information for up to 10 years from closure of your account. If you hold a mortgage with us, we may need to keep some of your personal information for up to 15 years from closure of the account. We keep your information in order to:

- Comply with our legal and regulatory requirements
- Demonstrate we treated you fairly
- Respond to your needs, queries or complaints
- Respond to potential legal claims

If you would like further information about our data retention practices, contact our Data Protection Officer using the details set out above.

What are your rights under data protection laws?

Here is a list of the rights that all individuals have under data protection laws. They do not apply in all circumstances. If you wish to exercise any of them we will explain at that time if they are engaged or not.

Your data protection rights	Description
The right to be informed	We have to be transparent with you about the processing that we do with your personal information. This is why we have a privacy notice. The information that you supply is determined by whether or not we collected your personal information directly from you or indirectly via someone else (such as a broker or other intermediary).

<p>The right to have your personal information corrected</p>	<p>If you believe any of your information is incorrect, wrong or incomplete we will take steps to check it and correct any factual inaccuracies. If we have disclosed the personal information in question to other organisations, we must inform them of the rectification where possible.</p>
<p>The right to object to processing of your personal information</p>	<p>You can object to our use of your personal information where we rely on legitimate interests (as described above), where it is processed for direct marketing (including profiling relevant to direct marketing) or where it is processed for the purposes of statistics.</p> <p>There is an important difference between the right to object to profiling activity that does not have a legal effect on you or significantly affect you, and the separate right which exists under data protection laws in relation to profiling including automated decision making which has a legal effect or can otherwise significantly affect you (see below).</p>
<p>The right to restrict processing of your personal information</p>	<p>If you believe that your personal information is incorrect or you believe that the way that we are using your information is unlawful, you can ask us to stop using it. We will not actively use the data whilst we investigate and validate its accuracy and our lawful use. If we have no reason to keep your information, you can ask us to continue to hold it (but not use it) to exercise your legal claims.</p>
<p>The right to have your personal information deleted (also known as the “right to be forgotten”)</p>	<p>If we no longer need to keep you information you can ask us to delete it. We will do so if we have no legal, regulatory or compelling business reason to keep it.</p>
<p>The right to request access to your personal information</p>	<p>You can ask us to provide you with a copy of the personal information that we hold about you. This may assist if you wish to find out what personal information we do have about you in order to then determine if you can exercise other rights (those mentioned above and below).</p>
<p>The right to port your personal information to another firm</p>	<p>If we hold your personal information electronically and use it with your consent or to fulfil our contractual obligation with you, you can ask us to transfer the data to another organisation in a safe and secure way and in a machine readable format.</p>
<p>Rights relating to automated decision making</p>	<p>If we make a lawful fully automated (computerised) decision which has a significant impact on you, you can request that a human review of the decision.</p> <p>This right allows you in certain circumstances to access certain safeguards against the risk that a potentially damaging decision is taken solely without human intervention.</p>

You can contact our Data Protection Officer for more details on all the above. You also have the right to complain to the Information Commissioner’s Office which enforces data protection laws: www.ico.org.uk.

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Your marketing preferences and what this means

Where we have consent, we may contact our customers by post, phone, email and other electronic means about products and services which we believe you may be interested in. We will not do this if you have not given us your consent and you can withdraw your consent at any time at any time by contacting your branch.

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