

Key Facts:

Your personal information and what we do with it.

In order to comply with data protection legislation and to inform you how we use your data we are publishing this Privacy Notice. This is to make it easier for you to find out how we use and protect your information. You entrust us with your personal information when relying on us to provide you with services such as mortgage products and savings products. We recognise this and it is important that we keep your information secure and ensure that you understand how we will use your information. It is also important that you understand what rights you have when it comes to how we use your information.

This short notice is intended to outline some key facts about the handling of your information. We do have a longer form Privacy Notice which is accessible on request or on our website. We also have a specific policy on how we process and share information for identify and fraud checks which is also available on request or on our website.

Whilst this notice will give you key facts, you should read the other documents which we refer to in this short notice. Our notices may be changed from time to time, but we will let you know about that in writing.

Who are we?

We are Furness Building Society of Emlyn Hughes House, Abbey Road, Barrow-in-Furness, Cumbria LA14 5PQ and are classed as the 'data controller' of your personal information which means, amongst other things, that we have responsibility for the way we handle your information. When we use terms such as we, us and our in this notice, we mean Furness Building Society.

If you are liaising with a broker or intermediary, our policies will apply, but you should also check whether they have a specific policy in place. Our Privacy Notice contains more information on this.

Why do we process personal information about you?

Information we process about you, and where it is sourced from is outlined in our Privacy Notice and depends on the product or service we supply to you. We will generally only collect personal information from you directly.

We will use your information for the following reasons (which are fully explained in our Privacy Notice):

- To perform a contract with you (e.g. to provide you with a mortgage or savings product). This will include taking steps before we enter into a contract with you.
- We may have a legitimate interest to use your information relevant to our business. These are fully outlined in our Privacy Notice but we will always ensure that information we use about you is proportionate and used fairly.
- We have certain legal obligations that we are bound to comply with.
- You may have given us consent to permit us to use your information, e.g. for marketing.
- From time to time, we will use your information because there is a substantial public interest.

Who are the recipients of your personal information?

We do share your personal information with Credit Reference Agencies and fraud prevention agencies. Further details are available in our Privacy Notice, Credit Reference Agency Information Notice and Identification Verification and Fraud Prevention Checks leaflet, all of which are available on request or on our website.

Do we transfer your data outside the UK?

We are based in the UK, but sometimes we transfer your information outside of the UK. If your data is processed in the European Economic Area (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 your personal information is transferred to countries outside the EEA.

How long will your information be kept for?

We will generally keep information about you for so long as you have a contract with us and following 7 years after this to satisfy our legal and regulatory requirements. Our Privacy Notice outlines more specific periods of queries and claims.

What about your rights?

Data protection laws give you a number of rights. The key rights include:

- the right to have a copy of your information;
- the right to ask for information to be erased or restricted;
- the right to have information corrected if inaccurate; and
- the right to ask for information to be transferred to a third party.

For more information about your rights, please refer to our Privacy Notice.

How to enforce any of your rights and if you have any questions or complaints

If you have any questions at all about the handling of your information and what is contained in any of our policies (including if you wish to exercise any of your rights), please contact our Data Protection Officer at the Furness Building Society, Emlyn Hughes House, Abbey Road, Barrow-in-Furness, Cumbria LA14 5PQ.

If you are unhappy with how we respond to your queries or any aspect of processing of your information, you are entitled to complain to the Information Commissioner's Office who regulate the handling of personal information. Details can be found via their website, <https://ico.org.uk>.

For more information or details of our interest rates talk to us on 0800 781 4311 or visit furnessbs.co.uk

Furness Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Furness Building Society is on the Financial Services Register under registration number 159624. The Society is covered by the Financial Ombudsman Service and has a complaints handling procedure. A copy of the complaints handling procedure is available on request. Complaints we cannot settle may be referred to the Financial Ombudsman Service. Your call may be monitored or recorded to maintain a quality service.