

Our privacy policy

This Privacy Policy relates to the following companies which we will refer to as “The Nottingham” in the policy: The Nottingham Building Society; Nottingham Mortgage Services; Harrison Murray Limited; Harrison Murray Lettings Limited and Nottingham Property Services.

At The Nottingham we take your rights to privacy and the security and processing of your data very seriously. This means the only time we’ll disclose information about you, or your accounts, is when we have your consent, or where we are legally obliged to.

As a customer, we want to make it clear to you what we do with your information, so we’ve put this policy in place to help you decide if you’re happy to supply certain details to us.

Why do we collect information about you?

- To confirm your identity
- To update, confirm and improve our customer records and for account administration
- To help us to process any applications you make, including carrying out a search at a credit reference agency
- To help with crime prevention and for legal and regulatory compliance reasons
- To let you know about other relevant products and services
- To assist us with research and statistical analysis

Security of personal information

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards in line with our legal requirements.

Credit checking and scoring

When you apply for a mortgage, we use an automated technique known as credit scoring to assess your application. Using statistical techniques, we measure the likelihood that your application for a loan will be a good credit risk. We score various factors taken from your application details and from our search at the credit reference agency and calculate a total credit score. If this is above an established pass score, then it’s more than likely your application will proceed.

When you open a savings account, we will check your identity to ensure that we are able to offer you the product you want and to safeguard any money you place in an account with us. We may also need to check your identity from time to time to ensure we maintain up to date records.

When you take our Estate Agency or Lettings services we will undertake security and fraud prevention checks to enable us to provide you with the best service possible and maintain your account effectively.

Cookies Policy – Information The Nottingham collects from you

What is a cookie?

A cookie is a small text file that is sent to your browser from a website and is stored on your device. Each website can send its own cookie to your browser if your preferences allow it, but to protect your privacy, your browser only permits a website to access the cookies it has already sent to you, not the cookies sent to you by other websites. Many websites use cookies to track online traffic flows and maintain security.

Users have the opportunity to set their browser to accept all cookies, to notify them when a cookie is issued, or not to receive cookies at any time. The last of these means that certain features cannot be provided to a user and they may not be able to take full advantage of all of the website's features, or use the site at all. Each browser is different, so check the 'Help' menu of your browser to learn how to change your cookie preferences.

How do we use cookies?

We use cookies to track visitors and help us to tailor the pages and features to our customers' interests and preferences. We collect this information in a way which does not identify anyone.

We also use cookies in the secure sections of our sites to maintain log-in session information. These session cookies are required for the operation of our systems and help to protect your privacy.

None of our cookies hold any personal information. Cookies will be removed when you close your website session or browser, or after 24 hours.

The Nottingham cookies and how to reject them

A list of the main cookies that The Nottingham's websites use (and what each is used for), together with ways to minimise the number of cookies you receive, can be found at [The Nottingham's Cookie List](#) and [How to Reject Cookies](#).

Telephone calls

Just so you know, we sometimes record or monitor telephone calls, for security and for staff training purposes.

Emails

If you'd like to email us, please use the [contact form](#) on our website. However, emails generally aren't regarded as secure so please do not include any confidential or information. When we reply to emails we'll keep your personal information confidential.

If you do get in touch, we'll keep a record of your contact and your email address in case we need to contact you in the future regarding your account but we won't give it to unauthorised third parties. If you access our online savings, we recommend that you always use the secure message service to contact us.

Who we share your data with

Marketing

We don't pass information on to other companies for their own research, analysis or for marketing purposes. However, we may share your information with carefully selected third-party organisations with whom we have a commercial relationship, to conduct research, analysis, and marketing

activities on our behalf.

We sometimes use third party companies to process data on our behalf, for example to print names and addresses on letters for large mailing campaigns. We only use reputable companies and always make sure that they meet our stringent security requirements.

Sometimes, we'd like to tell you about new accounts or services we may offer, which may be of interest to you. If you'd rather not receive this information, just let us know when you open your account. You can change your instructions at any time, by writing to us with details of your savings and/or mortgage account number(s), to: Customer Services, The Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL. We'll still send you notices of General Meetings if you're eligible to vote though, and where appropriate, key information relating to your account and any interest rate changes.

Credit referencing

If you apply for a mortgage, we'll perform a search to verify who you are using a licensed credit reference agency. They hold information about you which may be linked to records relating to organisations you are, or have been, financially linked or associated with. The agency will keep a record of our enquiry and if your mortgage proceeds, we'll provide them with details of how you conduct your account. Other lenders and grantors of credit may access this record if you apply to them for credit. The agencies may also use the information for statistical analysis and market research.

We may also ask a credit reference agency to perform a search to verify your identity. They'll keep a record of this search but it won't affect your future credit. The agency may use these details in the future to assist other companies to verify your identity.

We use the following credit reference agencies for credit searches and identity checks:

- Experian – Customer Support Centre, Experian Limited, PO Box 8000, Nottingham, NG80 7WF
- Callcredit – Consumer Services, Callcredit Limited PO Box 491, Leeds, LS3 1WZ

You have a right to apply directly to these agencies for details of the information which they hold about you. If you'd like to do this, please apply on their website or in writing at the addresses above and give them your full name, address, postcode and any other addresses you've lived at over the last six years. There's usually a fee of £2.00 attached to this service.

Fraud prevention and detection

We share personal data with other financial service providers through schemes such as SIRA and with Credit Reference Agencies. This is to protect us and you against any fraudulent or other criminal activity.

All financial services organisations are legally obliged to confirm their customers' identity by collecting and recording information about them. Therefore, at The Nottingham we have strict identification requirements for new customers opening investment or mortgage accounts. We're also obliged to report details of any suspicious transactions to the National Crime Agency (NCA).

Data Protection legislation

Data Protection legislation defines the legal responsibilities of data controllers such as The Nottingham. It covers the collection, storage, use, processing, disclosure, transfer and destruction of personal data such as your name, address, date of birth, gender, marital status, etc.

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is the company you have contacted in relation to the product you are interested in, which could be The Nottingham Building Society, Nottingham Mortgage Services, Harrison Murray Limited, Harrison Murray Lettings Limited or Nottingham Property Services.

You're entitled under The Data Protection Act 1998 to enquire about the information we hold about you for a small fee, which is currently £10. This is known as a 'Data Subject Access Request'. If you'd like this information, please write to: Data Protection Officer, The Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL.

For further information and guidance about Data Protection, please contact the [Information Commissioner](#).

Links to other sites

We sometimes link our site to other relevant sites. Please note, our privacy policy won't apply once you enter the other site.

If you'd like to change your details

If you need to amend any details we hold about you, please contact us in writing. We may need an original signature or other documentation from you for identification purposes, which means we can't accept any email instructions.

Changes to our privacy policy

We keep our privacy policy under regular review and we will update this webpage with any new information you may need to know.

This privacy policy was last updated in February 2017.



thenottingham.com

Nottingham Building Society is a member of the Building Societies Association, the Council of Mortgage Lenders and Financial Ombudsman Service and is a participant in the Financial Services Compensation Scheme. Nottingham Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered under number 200785. Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL.

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