

Reliance Bank Privacy Policy

We at Reliance Bank want to make sure you're in the know about how we use your information and how we treat your data.

How we use your personal information

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1. Who is the Data Controller?

For the purpose of the General Data Protection Regulation ('GDPR'), the data controller is:-

Reliance Bank Limited
Faith House
23-24 Lovat Lane
London
EC3R 8EB

Reliance Bank Limited will only collect, process and store information about you that has been obtained in accordance with this Privacy Policy.

By providing personal information to us or by visiting our website, you agree to the terms and conditions of this policy.

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2. What information do we hold and where do we get it from?

Reliance Bank Limited can hold the following information about you:

- Personal information such as your full name, address, date of birth, place of birth, telephone numbers, email address, National Insurance number and country of residence
- Copies of documents you supply to us to prove your identity
- Data from publicly-available sources (such as Land Registry) when you have given your consent or where the information is made public as a matter of law
- Credit reference information
- Details of the accounts and products you hold and have previously held with Reliance Bank Limited
- Details of transactions undertaken on your accounts
- Details of when you contact us and when we contact you
- Electronic data collected from you when you visit our website such as an IP Address (your IP Address is a number that is automatically assigned to the computer or device that you are using by your Internet Service Provider (ISP))
- Footage from CCTV systems on our premises

This information is obtained through a variety of sources such as:

- Your contact with Reliance Bank Limited, for example in applications, letters, emails, telephone calls and conversations in branch when you register an interest, apply or use our services
- From your legal and/or financial representatives
- From third party companies such as credit reference agencies (CRAs)
- Your visit to our website

How we manage sensitive personal information

The General Data Protection Regulation ('GDPR') defines certain information as 'sensitive' (racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sensory impairments, sexual life, criminal proceedings and offences). As a customer, there may be times when you give us sensitive information and we will only record this if you give us your explicit written consent.

3. Legal Basis for holding personal data

Reliance Bank Limited relies on the following lawful bases for processing personal data:

- Processing is necessary for the performance of a contract with the data subject or to take steps to enter into a contract – for customers wishing to use our services and for staff employment contracts
- Where your consent has been given – mainly in respect of marketing preferences
- Processing is necessary for compliance with a legal obligation – for example, fraud and money laundering prevention
- Legitimate interests - for example, security measures

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4. How do we use it?

To confirm your identity

When you open an account with Reliance Bank Limited for the first time, we need to verify your identity before we can proceed with your application. We do this to make it harder for criminals to use stolen identities, to help protect you against fraud and to comply with anti-money laundering regulations.

Identification documentation will be checked against the details you provided during your application, if your documents have been certified as true copies of an original, we may contact the certifier for confirmation.

Licensed credit reference agencies will be contacted in order to validate your name and address. The agencies will record details of the search whether or not your application proceeds. If we are unable to validate your name and address details in this way, we may ask you to provide additional documents to confirm your name and address.

Reliance Bank will not ask for identification documents to open/access other products or services but we may ask you to reconfirm your identity on certain other occasions. For instance, when you haven't used your account for a long time or when you have changed your name or address.

Opening and administering your accounts

Reliance Bank Limited uses your personal information to assess your application when you apply for an account or service. Depending on the type of account you apply for this may include an assessment of lending and/or fraud risks. We will use your personal information to set up and administer your accounts and to deal with enquiries you may make or authorise. We collect this information from you directly, from a third party authorised to act on your behalf or from other organisations such as credit reference agencies. When we ask you for information we will explain to you why we need it and how we plan to use it.

Marketing and market research

If you have given us permission, we will use your personal information to inform you about our other products and services.

We won't pass on your personal information to third party companies for their own marketing purposes. We do occasionally employ specialist market research companies who may contact you on our behalf and invite you to take part in market research but they won't be allowed to use your information for anything else.

If you no longer wish to receive information on products or services by letter, telephone or email, or any combination of these, you can let us know at any time by writing to:

Customer Services
Reliance Bank Limited
Faith House
23-24 Lovat Lane
London
EC3R 8EB

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General business purposes

In order to regularly review and improve our products and systems so that we can provide a more efficient service, we may use your personal information for the following reasons:

- Computer system testing
- Developing new products
- Statistical analysis, including analysis of customer preferences and assessment of product suitability
- Training

Cookies & Website Analytics

What are cookies?

Our website www.reliancebankltd.com, in common with most other websites, uses cookies. Cookies are small text files that web servers can store on your computer's hard drive when you visit a website. Websites typically use cookies to ensure you see the content you want when you go back to a site and to enable you to see protected content when you've logged in with a user name and password.

Website Analytics

We use third party website analytics providers to monitor visitor traffic to our site to supply website reporting and analytics.

For full information on how Reliance Bank Limited uses Cookies and Website analytics please see our cookie policy.

Retention Period

We will retain your personal information for the period necessary to fulfil the purposes outlined in this policy unless a longer retention period is required or permitted by law. Personal data will be held by Reliance Bank Ltd for the duration of any account being open or the term of a loan and for a period of 6 years afterwards to comply with regulations. If an account isn't opened, or if a mortgage or loan application does not proceed, your data will be held securely for a period of 3 months then destroyed.

5. Your Rights

Under GDPR, customers have certain rights in respect of their personal data. These are as follows:

- The right to be informed – to be told what your data is being used for
- The right of access – to be able to request copies of all data held on you
- The right of rectification – to be able to amend any incorrect information
- The right to erasure – to have your data removed from systems/storage (in certain circumstances, as detailed below)
- The right to restrict processing – to prevent processing, ie with regards to marketing
- The right to data portability – to be able to have data stored in a medium that is easily transferred to you or a third party
- The right to object - When you object to the processing and there is no legitimate overriding interest for continuing the processing
- Rights on automated decision making and profiling

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Reasons for erasure of your data:

- Data is no longer required for the purpose it was collected or otherwise processed by us
- Where you withdraw your consent and no other legal ground permits the processing
- Where you object to the processing and there are no overriding legitimate grounds for the processing
- The personal data was unlawfully processed (ie otherwise in breach of the GDPR)
- The personal data has to be erased in order to comply with a legal obligation

Where we store your personal data for statistical purposes, we may not be able to comply with such a request where it would likely impair such statistical purposes or where we require your personal data for compliance with a legal obligation or in connection with legal proceedings.

6. Sharing your details with other organisations

Occasionally we may need to share your personal information with other people or organisations but only where we are permitted to do so. We may pass your personal information to:

- Any person or organisation where you have given us consent to do so
- Anyone you appoint to administer or operate your account
- Regulatory bodies including the Financial Ombudsman Service, The Financial Conduct Authority and the Prudential Regulation Authority
- Our auditors
- Any mortgage intermediary who introduced your mortgage application to us up to and including completion of your mortgage
- Any individual or organisation that we contract or employ to provide goods or services to us. Examples of these include solicitors, valuers, debt recovery agents, outsourcing services (Cheque book & Paying in Book Printers for example), market research agencies, information technology providers, mailing houses and data management suppliers
- Another organisation should we ever sell or transfer our business; or
- Any other person or organisation if the law, public duty or our legitimate interests requires us to do so

Reliance Bank Limited does not share your personal information with other organisations for their own marketing purposes.

This privacy policy only covers the website of Reliance Bank Limited (www.reliancebankltd.com). Any links to external websites are not covered by this statement. Reliance Bank Limited does not accept any responsibility for the content, accuracy, privacy practices and performance of such sites. Any comments or queries in relation to such linked sites should be directed to the owner of those sites. We would recommend that you read the privacy statement for every website that you visit.

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Credit checking

If you apply for personal lending, we will perform a search with a licensed credit reference agency. This may have implications on future creditworthiness for you and other members of your household. Whether or not your application to us is successful, each agency will add details of the search, and your application, to their records. They will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you or a member of your household may make in the future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.

If you make a joint application, an 'association' between yourself and the other applicant(s) will be created at the credit reference agencies which will link your financial records. This association and any others that either of you may have will be considered in all future applications by ourselves and other lenders until one of you successfully files a 'disassociation' at the credit reference agencies.

You can contact the CRAs currently operating in the UK, the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

Callcredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ
Or call 0870 060 1414
Or log on to www.callcredit.co.uk

Equifax, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US
Or call 0844 335 0550
Or log on to www.equifax.co.uk

Experian, Consumer Help Service, PO Box 8000, Nottingham, NG80 7WF
Or call 0844 481 8000
Or log on to www.experian.co.uk

For further information on how the credit reference agencies will use your data, please refer to <http://www.experian.co.uk/crain/index.html>

Prevention of financial crime

We may share the information that you supply in your application with fraud prevention agencies and check the details against their records for similar applications made by you to other organisations.

We and other organisations may access and use the information recorded by fraud prevention agencies to prevent fraud and money laundering.

If false or inaccurate information is provided or we have reason to suspect you of fraud or money laundering, we may send details to fraud prevention agencies and/or law enforcement agencies including the police and the National Crime Agency.

We may also make periodic searches at credit reference and fraud prevention agencies to manage your account with us.

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If you wish to receive details of the fraud prevention agencies that we use please write to:

Data Protection Officer
Reliance Bank Limited
Faith House
23-24 Lovat Lane
London
EC3R 8EB

We operate CCTV at our Office for crime prevention and public safety purposes. We do not use this for any kind of visitor profiling.

7. Security of your information

If you provide us with your personal information, we will keep the information as long as it is necessary to comply with any statutory or legal obligations or for audit purposes. All information held by the Reliance Bank Limited is stored securely and kept confidential. For further information on how we keep your information secure and how you can protect your own information online please visit the section 'Importance of Security' on our website.

Communications with us may be monitored or recorded to improve the quality of our service and for your protection and security.

We will not send confidential information by email without your consent or unless you have chosen to communicate with us by email and we hold a specific indemnity for this purpose.

We may occasionally process your personal information outside of the UK. Under the GDPR, all countries outside of the EU MUST adhere to the GDPR whenever processing the personal data of an EU citizen.

8. How to get access to your information

Under the GDPR, you have the right to access your personal information held by Reliance Bank Limited. This is known as a 'Data Subject Access Request'. There is no fee for this, however we reserve the right to charge a fee where requests are repetitive and/or require a greater degree of retrieval work.

To obtain your information, requests must be in writing either by letter or by downloading the request form from the Reliance Bank Limited website, www.reliancebankltd.com.

Once completed, this can be sent either via email to sar@reliancebankltd.com or by post to the address below:

Data Protection Officer
Reliance Bank Limited
Faith House
23-24 Lovat Lane
London
EC3R 8EB

We will reply to your request within 30 calendar days.