

How we protect and use your information

Who we are

At Ulster Bank Ltd we do all we can to respect your right to privacy and the protection of your personal information. We are a member of NatWest Group and this is a summary of what we, and other companies in the group, do with your information in order to run our business and provide our customers with products and services.

Please read our full privacy notice at ulsterbank.co.uk/privacy for more detailed information. We'll let you know if we update it in the future. If you need a paper copy please contact 03457 424365. **Overseas number:** +44 289 053 8033. **Relay UK:** 18001 03457 424 365.

The information we use and where we get it from

We collect and process various types of personal information, including basic information such as name and contact details, and information about financial circumstances, accounts and transactions.

Most of your information will have been provided by you, or created through your use of our products and services. We also collect information from the technology you use when dealing with us and from third party organisations (such as other NatWest Group companies, credit reference agencies and public sources).

In order to protect us or you, for example to prevent fraud or to provide you with our services, we may also process certain special categories of information, such as information about your health, or information about your personal characteristics (biometric information, like fingerprint login details).

Where permitted by law, we may process information about criminal convictions or offences and alleged offences for specific and limited activities and purposes, such as to perform checks to prevent and detect crime, to comply with laws relating to money laundering, fraud, terrorist financing, bribery and corruption, and for international sanctions.

Your rights

You have a number of legal rights to control what we do with your information. For example, you can ask us to tell you what information we have about you and get a copy of it; correct or update information that is wrong; stop using your information in certain circumstances; stop sending you marketing material; or send some of your data to someone else for them to use. Please note that in some cases, asking us to do this may mean that we are no longer able to provide you with products or services.

For more information on how and when you can ask us to do this, or if you would like to complain to our Data Protection Officer, please see our full privacy notice or contact us at 03457 424365. **Overseas number:** +44 289 053 8033. **Relay UK:** 18001 03457 424 365. We hope that we can resolve any complaints, but if we don't you can contact the Information Commissioner's Office (ICO).

How we and other NatWest Group companies use your information

We and other NatWest Group companies use your information mainly to provide you with products and services, to understand our customers' needs and improve the products and services we offer, and for the day-to-day running of our business. We also use it to comply with laws and regulations that apply to us and to protect our business, our customers and employees.

See Schedule A of our full privacy notice (Schedule of Processing Purposes) for more details.

Sharing your information outside NatWest Group

We keep your information confidential and will only share your information outside of NatWest Group for the purposes mentioned in our privacy notice. This may include sharing with third parties such as service providers, credit reference and fraud prevention agencies and law enforcement agencies or regulators.

See Section 7 of our full privacy notice (Sharing with third parties) for more details.

Transferring information overseas

Most of the information we hold on you will be used and stored in the UK. However, we may transfer your information overseas as some of our operations and third party providers are not based in the UK. We will make sure that any transfer to another country is legal and that your information is always kept safe.

See Section 8 of our full privacy notice (Transferring information overseas) for more details.

Marketing

Unless you have told us not to, we will send you marketing information relating to products and services that we think will be of interest and relevant to you. If you change your mind and no longer want to receive these communications you can tell us at any time by contacting us 03457 424365. **Overseas number:** +44 289 053 8033. **Relay UK:** 18001 03457 424 365. NatWest Group will not share your information with third parties for their own marketing purposes without your permission.

Communications about your account

We use the contact details you have provided to us to send you information relevant to the operation and maintenance of your account, including email, text, digital banking, phone and post.

Credit reference and fraud prevention agencies

When you apply for a product or service we may request information about you from credit reference agencies and we will explain the details and what that means for you when you apply. We use a system of credit scoring to assess your application and decisions may be taken based solely on automated checks of information from credit reference and fraud prevention agencies and internal NatWest Group records.

We will continue to share information with credit reference agencies about how you manage your account, for example account balances and repayment history.

We use and share information because we have a duty to prevent fraud and money laundering, to manage our risk and protect our business and to comply with laws that apply to us (such as checking who you are and making sure our products are right for you).

We also check and share information with fraud prevention agencies. If we identify or suspect fraud we will record this with fraud prevention agencies to prevent fraud and money laundering, and we may refuse to provide you with services.

Credit reference and fraud prevention agencies use and share your information with other organisations because they have to prevent fraud and money laundering, to protect their business and to comply with laws. For further information about credit reference agencies and how they use personal information, please visit: Experian (www.experian.co.uk/crain), Equifax (www.equifax.co.uk/crain), Dun and Bradstreet (www.dnb.co.uk/privacy-policy), TransUnion (www.transunion.co.uk), CIFAS (www.cifas.org.uk/fpn) and Hunter (www.nhunter.co.uk/privacypolicy).

How long we keep your information

We don't keep your information for longer than we need to, which is usually up to ten years after your relationship with the bank ends, unless we are required to keep it longer (for example due to a court order or investigation by law enforcement agencies or regulators).

Security

We are committed to ensuring that your information is secure with us and with third parties who act on our behalf. We use many tools to make sure that your information remains confidential and accurate and we may monitor or record calls, emails, text messages or other communications in order to protect you and us.