Our Terms of Business and Data Protection Statement

Our Terms of Business

Non-advised

We'll provide you with information, but no advice, to help you decide if this home insurance product is right for you.

Put Simply

We'll provide you with a 'non-advised' service, which means we'll give you information to help you make your decision.

Regulated

We are authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website **fca.org.uk/register**. Our permitted business includes arranging general insurance. We are a member of the Financial Services Compensation Scheme (FSCS) – ask for a leaflet in branch for more information.

Put Simply

We're authorised and regulated by the Prudential Regulation Authority and also regulated by the Financial Conduct Authority. We're also a member of the Financial Services Compensation Scheme.

Confidentiality

We treat any information you give us confidentially. On joint applications your information may be shared with the other applicant and you must have their permission to provide their information. We may share the information with other companies in the Santander Group, our associated companies and with our service providers and agents, some of whom may be in other countries. We may do this so they can manage your account and to help us develop and improve our products and services. We will ensure your information is used in line with our own strict confidentiality policies and as required under UK data protection legislation. Information may be shared with our regulators for regulatory purposes. We may use the information to provide you with products and services and for marketing purposes. If you don't want to receive marketing information, just tell us. If we decide to send you marketing about a credit product, we'll check your details at the credit reference agencies to see if it is appropriate to send you the marketing, but a record of this will not be seen by other lenders searching your file. You have a number of rights under data protection legislation. For more information on these ask us for a copy of the `Using My Personal Data' booklet.

Put Simply

The information you give us is treated confidentially, in line with data protection legislation. For more information on your rights you can ask us for a copy of the 'Using My Personal Data' booklet.

Insurances

Santander act as an insurance intermediary and can only offer home insurance products from:

- Aviva Insurance Limited for home insurance (buildings and contents); and
- Aviva Insurance Limited for optional Legal services and Home emergency cover taken in conjunction with home insurance.

Put Simply

We act as an insurance intermediary and can only offer products from Aviva Insurance Limited for home insurance, optional Legal services and Home emergency cover.

Financial Services Compensation Scheme (FSCS)

For insurance you may be entitled to compensation from the scheme if Santander or Aviva cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

No fee for our services

You will not pay a fee for our services. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Santander receives commission from Aviva in relation to any insurance policy we arrange which means a percentage of the premium you pay is given to Santander. We may also receive commission on any adjustment to your policy and dependent on the performance of our insurance business with Aviva. Santander also receives an annual amount from Aviva towards marketing activities, which can be used from time to time for promotional offers such as cashback, vouchers or discounts.

Put Simply

You won't pay a fee for our services. Santander receives commission from Aviva for the arrangement of the policy and may also receive commission for any adjustment made to it. Aviva will pay Santander an annual amount towards marketing activities which from time to time, can be used for customer promotional offers.

Santander

Making a complaint

We're sorry if we haven't provided you with the service you expect. By telling us about it we can put things right for you and make improvements.

We want to sort things out for you as soon as we can. The easiest and quickest way is by talking to us about your concern.

Please call our dedicated complaints team on **0800 171 2171**.

Alternatively, you can **contact us**:

at **santander.co.uk**, by logging on to your Online Banking and using our secure messaging service.

Complaints, Santander UK plc, Sunderland, SR43 4GD

In person, by visiting any Santander branch.

Our Complaints Leaflet is available upon request. It contains more information on our complaints process, including the handling timescales. This information is also available on our website at **santander.co.uk**

You may also be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service acts as an independent and impartial organisation. It helps settle disputes between consumers and financial services businesses. You can find out more information at **financial-ombudsman.org.uk**.

Data Protection Statement

Santander Data Protection Statement

Your personal data is data which by itself or with other data available to Santander can be used to identify you. Santander UK plc and Santander Insurance Services UK Ltd (collectively known as Santander and referred to as 'we/us/our' in this Data Protection Statement) are data controllers for the uses of your personal data. This Data Protection Statement sets out how Santander will use your personal data. You can contact Santander's Data Protection Officer (DPO) at Data Protection Officer, Santander, Sunderland, SR43 4GP if you have any questions.

Where there are two or more people named on this policy, this Data Protection Statement applies to each person separately.

The types of personal data we collect and use

Whether or not you become a customer, Santander will use your personal data for the reasons set out below. Santander will receive information from Aviva Insurance Limited (the insurer) for administration purposes which shall enable us to form a view of you as a customer. Santander will collect most of this **directly** during the quote and application journey. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data Santander uses may include:

- Full name and personal details including contact information (e.g. home address and address history, email address, home and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that you're eligible to apply);
- Financial details if relevant to the product or service (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services you've obtained or applied for, how you use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates you may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants you have);
- Education and employment details/employment status to help assess the insurable risk on insurance products and for credit and fraud prevention purposes;
- Personal data (including any special categories of personal data) about other named applicants and other people living at the address being insured. You must have their authority to provide their personal data to us and share this Data Protection Statement with them beforehand together with details of what you've agreed on their behalf; and
- Personal data about your health and convictions.

Providing your personal data

Santander will tell you if providing some personal data is optional, including if we ask for your consent to process it. In all other cases you must provide your personal data so we can process your application (unless you're a customer and we already hold your details).

Monitoring of communications

Subject to applicable laws, Santander will monitor and record your calls, emails, text messages, social media messages and other communications in relation to your dealings with us. We'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of our communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when we need to see a record of what's been said. We may also monitor activities on your account where necessary for these reasons and this is justified by our legitimate interests or our legal obligations.

Using your personal data: the legal basis and purposes

Santander will process your personal data:

1. As necessary **to perform our contract with you** for the relevant account, policy or service:

   a) To take steps at your request prior to entering into it (e.g. to provide a quote);

   b) To decide whether to enter into it (if you apply for a product other than insurance, where this will be the decision of the insurer);

   c) To manage and perform that contract (if you apply for a product other than insurance, where this will be the decision of the insurer);

   d) To manage and perform insurance mediation activities;

   e) To update our records; and

   f) To trace your whereabouts to contact you about your account or policy and recovering debt where you owe a debt to Santander.

2. As necessary **for our own legitimate interests** or those of other persons and organisations, e.g.:
   a) For good governance, accounting, and managing and auditing our business operations;
   b) To search at credit reference agencies if you're over 18 and apply for credit;
   c) To monitor emails, calls, other communications, and activities on your account and/or policy;
   d) For market research, analysis and developing statistics; and
   e) To send you marketing communications and for marketing to you in-branch, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
   a) When you exercise your rights under data protection law and make requests;
   b) For compliance with legal and regulatory requirements and related disclosures;
   c) For establishment and defence of legal rights;
   d) For activities relating to the prevention, detection and investigation of crime;
   e) To verify your identity, make credit, fraud prevention and anti-money laundering checks; and
   f) To monitor emails, calls, other communications to you and activities on your account and/or policy.
4. Based on **your consent**, e.g.:
   a) When you request us to disclose your personal data to other people or organisations such as a company handling a claim on your behalf, or otherwise agree to disclosures;
   b) When we process any special categories of personal data about you at your request (e.g. your racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning your health, sex life or sexual orientation); and
   c) To send you marketing communications where we've asked for your consent to do so.

You're free at any time to change your mind and withdraw your consent. The consequence might be that we can't do certain things for you.

Sharing of your personal data

Subject to applicable data protection law Santander may share your personal data with:

- The Santander group of companies* and associated companies in which we have shareholdings;
- Sub-contractors and other persons who help us provide our products and services;
- Insurers and reinsurers in connection with insurance administration;
- Companies and other persons providing services to us;
- Our legal and other professional advisors, including our auditors;
- Fraud prevention agencies and associated industry fraud databases, credit reference agencies, and debt collection agencies (where you owe a debt to Santander) when we open your account and periodically during your account or service management. If you have Santander insurance then we will do this to carry out and manage your insurance policy or contract;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators (e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office));
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect your vital interests;
- To protect the security or integrity of our business operations;
- To other parties connected with your account and/or policy e.g. guarantors and other people named on the application and/or policy including joint account holders and/or policy holders who will see your transactions;
- When we restructure or sell our business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve our products or services; and
- Anyone else where we have your consent or as required by law.

Premium calculation

If you apply for a home insurance product, as part of the calculation of your premiums on application and at renewal, you understand that the insurer or its agents will check your details against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may also be made in assessing any claims you make. The searches made by the insurer will appear on your credit report whether or not your application proceeds. The searches will be available to other organisations that search your file for insurance purposes but they will not affect your ability to get credit.

We share information with insurers through various databases to help us check information and prevent fraud.

We may use information you supply to assess your application. This includes details of any convictions relating to you or other people you are applying with. You confirm that you have the permission of anyone else involved in the application to release their personal data.

International transfers

Your personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

Identity verification and fraud prevention checks

The personal data we've collected from you at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in future. We may also search and use our internal records for these purposes. Further details on how your personal data will be used by us and these fraud prevention agencies, and your data protection rights, can be found in the 'Using My Personal Data' booklet.

Your marketing preferences and related searches

Santander will use your home address, phone numbers, email and social media (e.g. Facebook, Google and message facilities in other platforms) to contact you according to your preferences. You can change your preferences or unsubscribe at any time by contacting us. In the case of social media messages you can manage your social media preferences via that social media platform. If you're over 18, we may search the files at credit reference agencies before sending marketing communications or doing marketing in-branch to you about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect your credit rating. We do this as part of our responsible lending obligations which is within our legitimate interests.

If you've already told Santander that you don't want to receive information on other products or services or to take part in market research Santander will respect your wishes. You can change your preferences at any time by contacting Santander.

Using automated decision making to make decisions about you

We may automatically process your personal information, without human intervention, to evaluate certain personal aspects about you (known as profiling).

In particular, we may analyse or predict (among other things) your economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about you using your personal information. For example, we might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits you have set up on your accounts including those which identify accounts and products such as credit cards and store cards which you hold with other providers/elsewhere) and look at details of transactions relevant to your accounts. We may also analyse events such as the maturity dates of your accounts and opening anniversaries.

In some instances we'll use automated processing and decision making, where relevant, to decide which of our other products or services might be suitable for you, as well as to produce a personalised price for insurance products, to provide an indication of the price prior to an application being made (please note, publicly available information about you and information about you from third party data sources such as, credit reference agencies, will also be used to provide you with an indication of the price). The personalised price would be presented to you in marketing communications and during contacts with Santander that might be suitable. We'll look at the types of accounts that you already have with us, as well as your age, where this is relevant to the product, we think you might be interested in. We'll also conduct behavioural scoring, including by looking at the accounts and products you already have with us and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on your credit report, but they will not affect your ability to get credit.

You may have a right to certain information about how we make these decisions. You may also have a right to request human intervention and to challenge the decision.

For some insurance products we may use automated decision making to assist the insurer in determining your final insurance premium. The insurer will use an automated underwriting engine to process your personal information and to better assess insurance risk which will generally provide a more accurate price that is relevant to your individual circumstances and needs. The automated underwriting engine will use information including personal information that you provide as well as other information about you held by us, the insurer and other parties. Where the insurer is carrying out any automated decision making it will do so on the basis that is necessary in order for the insurer to enter into the insurance contract with you. You have the right to contest that decision, express your point of view and ask for a human review. Depending on the situation, we may ask for your consent or determine that automated decision making is necessary for entering into or fulfilling the contract with you.

Further details can be found in the 'Using My Personal Data' booklet.

Criteria used to determine retention periods (whether or not you become a customer)

The following criteria are used to determine data retention periods for your personal data:

- **Retention in case of queries.** Santander will retain your personal data as long as necessary to deal with your queries (e.g. if your application is unsuccessful);
- **Retention in case of claims.** Santander will retain your personal data for as long as you might legally bring claims against us; and
- **Retention in accordance with legal and regulatory requirements.** Santander will retain your personal data after your account, policy or service has been closed or has otherwise come to an end based on our legal and regulatory requirements.

Your rights under applicable data protection law

Your rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

- The **right to be informed** about our processing of your personal data;
- The right to have your personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of your personal data;
- The right **to restrict processing** of your personal data;
- The right **to have your personal data erased** (the "right to be forgotten");
- The right to **request access** to your personal data and information about how we process it;
- The right to **move, copy or transfer your personal data** ("data portability"); and
- Rights in relation to **automated decision making** including profiling.

You have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: **ico.org.uk**.

For more details on all the above you can contact our DPO or request the 'Using My Personal Data' booklet in branch or online at **santander.co.uk**.

Data anonymisation and aggregation

Your personal data may be converted into statistical or aggregated data, which can't be used to identify you. We may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated***Group companies**

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit **santander.co.uk/alternativeformats**. For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at **santander.co.uk** by searching 'accessibility'.

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