

 UNION BANK OF INDIA (UK) LTD
Privacy Notice

December 2022

PRIVACY NOTICE

This is how your personal information is used by Union Bank of India (UK) Ltd.

Updated December 2022.

About us

Union Bank of India (UK) Ltd is registered as a data controller with the Information Commissioner under reference: Z3266289.

If you have any questions, or want more details about how we use your personal information, you can call us on 0207 332 4281 or e-mail us at compliance@unionbankofindiauk.co.uk.

Cookies and IP Addresses

When you visit our website, we may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about or your browsing actions and patterns, and does not identify you individually.

For the same reason, we may obtain information about your general internet usage by using a cookie file which is stored on the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive. They help us to improve our website and to deliver a better and more personalised service. They enable us:

- To store information about your preferences, and so allow us to customise our Site according to your individual interests.
- To make it easier for you to log on and use the Site during future visits.

You may refuse to accept cookies by activating the setting on your internet browser which allows you to refuse the setting of cookies. Please refer to your internet browser's help section for specific instructions. However, if you select this setting you may be unable to access certain parts of our website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you log on to our Site.

For more information about cookies (including how to set your browser to reject cookies) please visit the website set up by the Interactive Advertising Bureau (Europe) at www.allaboutcookies.org

Protection of your data by law

Your privacy is protected by law. This section provides further detail about this.

According to Data Protection laws, we are allowed to use personal information only if we have an acceptable reason to do so.

The law says we **must** have at least one or more of the following reasons:

**To fulfil a contract we have with you, or
 When it is our legal duty, or
 When it is in our legitimate interest, or
 When we have your consent to.**

When we have a business or commercial reason to use your information, this is classed as a legitimate **interest**, even then, it must be right and best for you and must not be unfairly used.

[Our Commitment to You](#)

**To keep your data confidential and secure.
 Not to sell your data.**

Below is a list of all the ways that we may use your personal information, and specific reasons we rely on to use this information.

Use of your personal information	Reason
<ul style="list-style-type: none"> • To manage our relationship with you or your business. • To develop new ways to understand our customers' requirements. • To provide advice or guidance about our products and services. 	<ul style="list-style-type: none"> • Your consent. • Fulfilling contracts. • Our legitimate interests. • Our legal duty.
<ul style="list-style-type: none"> • To manage how we work with other companies that provide services to us and our customers. 	<ul style="list-style-type: none"> • Fulfilling contracts. • Our legitimate interests. • Our legal duty.
<ul style="list-style-type: none"> • To deliver our products and services. • To make and manage customer payments. • To manage fees, charges and interest due on customer accounts. • To collect and recover money that is owed to us. 	<ul style="list-style-type: none"> • Fulfilling contracts. • Our legitimate interests. • Our legal duty.

<ul style="list-style-type: none"> • To manage and provide treasury and investment products and services. 	
<ul style="list-style-type: none"> • To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audit. 	<ul style="list-style-type: none"> • Our legitimate interests. • Our legal duty.
<ul style="list-style-type: none"> • To exercise our rights set out in agreements or contracts, & to fulfill Statutory & regulatory requirements 	<ul style="list-style-type: none"> • Fulfilling contracts.

Where Personal Information Is Collected From

We may collect personal information about you (or your business) from these sources:

Data you give to us:

- When you apply for our products and services**
- When you talk to us on the phone or in branch**
- When you use our website or E-banking platform**
- In emails and letters**
- In financial reviews and interviews**
- In customer surveys**

Data we collect for use of our services including the amount, frequency, type, location, origin and recipients:

- Payment and transaction data.**
- Profile and usage data.**

This includes when you connect to internet banking. It also includes other data about how you use those services. We gather this data from devices you use to connect to those services, such as computers and mobile phones, using cookies.

Data from third parties we work with:

- Parent Bank (Union Bank of India)**
- Financial advisers**
- Card associations**
- Credit reference agencies**
- Fraud prevention agencies**
- Public information sources such as Companies House**
- Government and law enforcement agencies.**

We have taken the time to identify the types of information we collect and have grouped it accordingly.

Personal Data type	Description
Financial	Your financial position, status and history.
Contact	Information and you and where you live
Demographic	Information relating to your business or profession
Transactional	Payment and transactional history from your account
Contractual	Agreements of services and products we provide to you
Technical	Information from technical devices when connecting or using online services
Communication	General communication and correspondence
Relationships	People you have paid or named as part of a product or service
Documents	Passports, driving licenses, proof of address and other KYC documents you have supplied to us.
Consent	Contact preferences you have expressed
Identifiers	Government issued codes

Who We Share Your Personal Information With

We may be legally obligated to share your information with other organisations or government agencies, these include Agents and Advisers who we use to help run your accounts and services, collect what you owe, and explore new ways of doing business:

- HM Revenue & Customs, regulators and other authorities**
- UK Financial Services Compensation Scheme**
- Credit reference agencies**
- Fraud prevention agencies**
- Any party linked with you or your business's product or service**
- Companies that we introduce you to**
- Companies you ask us to share your data with**
- Parent Bank (Union Bank of India)**
- Third Party Service Providers**

Automated Decisions Using You Information

Occasionally, we use systems to make automated decisions based on personal information we have – or have been allowed to collect from others – about you or your business making sure our decisions are quick, fair, efficient and correct, based on what we know.

These are the types of automated decision we make:

Fraud detection

We may use your personal information to help decide if your personal or business accounts may be used for fraud and/or money-laundering. If we detect that an account is being used in ways that fraudsters work, or notice that an account is being used in a way that is unusual for you or your business, we may stop activity on the accounts or refuse access to them.

Opening of account/s

When opening an account with us, we will check that the product or service is suitable for you based on what we know about you. We also check that you or your business meets the conditions needed to open the account, which may include checking age, residency, nationality or financial position.

Credit approval

We use a system to decide whether to lend money to you, or your business when you apply for credit such as a loan or credit card. This is known as credit scoring. This is used to predict how likely you are to pay back any money you borrow by looking at your past data and similar accounts you may have had before.

Credit scoring uses data from three sources:

Data we may already hold

Your application form

Credit reference agencies

Lead Banks

Incumbency Certificates from auditors/accountants

We use this assessment to help us make responsible lending decisions that are fair and informed. These credit scoring methods are tested regularly to make sure they are fair and unbiased.

[Your Rights](#)

Under GDPR, you have certain rights in respect to your 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 about you
- **The right of correction** – 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, for example 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

What are the lawful bases for processing?

The bank must have a valid lawful basis in order to process personal data.

There are six available lawful bases for processing. No single basis is 'better' or more important than the others – which basis is most appropriate to use will depend on your purpose and relationship with the individual.

At least one of these must apply whenever you process personal data:

(a) Consent: the individual has given clear consent for you to process their personal data for a specific purpose.

(b) Contract: the processing is necessary for a contract you have with the individual, or because they have asked you to take specific steps before entering into a contract.

(c) Legal obligation: the processing is necessary for you to comply with the law (not including contractual obligations).

(d) Vital interests: the processing is necessary to protect someone's life.

(e) Public task: the processing is necessary for you to perform a task in the public interest or for your official functions, and the task or function has a clear basis in law.

(f) Legitimate interests: the processing is necessary for your legitimate interests or the legitimate interests of a third party, unless there is a good reason to protect the individual's personal data which overrides those legitimate interests. (This cannot apply if you are a public authority processing data to perform your official tasks.)

Credit Reference Agencies (CRAs)

When you apply for a product or services for you or your business we must carry out credit and identity checks. Sometimes we use Credit Reference Agencies to help us with this. From time to time we may search information that the CRAs have, to help us manage accounts and services that you use.

We will exchange personal information with CRAs about you. The data we exchange can include:

- Name, address and date of birth
- Financial situation and history
- Credit application
- Details of any shared credit
- Public information, for example from electoral register and Companies House.

We use this data to:

- See whether you or your business can afford repayments
- Check what you've told us is true and accurate
- Help detect and prevent financial crime
- Manage your accounts
- Recover debts
- Make sure that we tell you about relevant offers.

We will carry on sharing your personal information with CRAs while you are a customer which will include details about your settled accounts with us and any debts not fully

repaid on time. It will also include details of any funds going into your account as well as the account balance.

CRA's will make a note on your credit file when we ask about you or your business. This is known as a credit search which can be seen by other lenders, we may also see credit searches from other lenders.

There are more details about the Credit Reference Agency Information Notice on CRA's websites which includes details about:

- Who they are
- How they help to prevent fraud
- How they use and hold data
- How they share personal information
- How long they keep data
- Your rights to data protection

Credit Reference Agencies (CRAs)

We share data with the below listed CRA's

- Experian
– www.experian.co.uk/crain, www.experian.co.uk/consumer/privacy.html
- TransUnion – www.transunion.co.uk/crain, www.transunion.co.uk/legal-information/bureau-privacy-notice
- Dun & Bradstreet - <https://www.dnb.co.uk/utility-pages/how-credit-reference-agencies-share-personal-data.html>

Fraud Prevention Agencies (FPAs)

We use FPA's to help us with the following:

- Confirming your identity
- Prevent fraud and money-laundering
- Fulfil contracts you or your business has with us.

Before providing you with products and/or services, we may need to confirm your identity. Even after you become our customer, we will need to share your personal information with FPA's. We or a FPA may permit law enforcement agencies to access your personal information to support their requirement to identify, investigate and prevent criminal activity.

The time that FPAs can keep personal information will vary according to their requirements. If they find a risk of fraud or or money-laundering, they can keep your data for up to six years.

Fraud Prevention Using Automated Tools

If we notice that an account has had some unusual activity or activity that is similar to how fraudsters work, we and FPAs may process your personal information in systems that look for fraud by studying patterns in the data. These may indicate a possible risk of fraud or money-laundering.

What next?

If there is a risk of fraud detected by us or an FPA, we may stop or block activity on the accounts. In these cases, FPAs will keep records of the potential risk that you or your business may have.

Information We Use

Personal information that we use:

- Name
- Date of birth
- Residential address and residential address history
- Contact details: email addresses and phone numbers
- Financial information
- Information about your or your businesses products or services

- Employment details
- Vehicle details
- Information identifying computers/devices used to connect to the internet, including your Internet Protocol (IP) address.

This may result in other organisations refusing to provide you with products or services, or to employ you.

Data Transfers Out of the EEA

Union Bank of India (UK) Ltd store and maintain data in India through a secure privately-owned network. To ensure we are adhering to the regulation we have assessed the associated risks, amended our agreement with our Parent Bank to ensure we safeguard your information with the requirements are applied to your data when it is outside of the EEA.

Data is sent outside of the European Economic Area ('EEA') to:

- Comply with a legal duty.
- To help run your accounts and services

If You Choose Not to Give Personal Information

Data collection that is optional will be clearly stated when collected. However, if you decide not to share required personal data with us, it may delay or stop us from meeting our obligations. This can also mean that we cannot perform services needed to run your accounts. We are required to collect certain personal information by law, and/or under

the terms of a contract we have with you. By not sharing the required data with us may mean that we may cancel a product or service you have with us.

How Long We Keep Your Personal Information

By providing you with products or services, we create records that contain your information, such as customer account records, activity records, tax records and lending and credit account records. Records can be held on a variety of media (physical or electronic) and formats.

Retention periods for records are determined based on the type of documents, the nature of the activity, product or service and the applicable local legal or regulatory requirements. UBI UK normally keep customer account records for up to 7 years after your relationship with the bank ends. Retention periods may be changed from time to time based on business or legal and regulatory requirements.

The may on exception retain your information for longer periods, particularly where we need to withhold destruction or disposal based on an order from the courts or an investigation by law enforcement agencies or our regulators. This is intended to make sure that the bank will be able to produce records as evidence, if they're needed.

How to Get a Copy of Your Personal Information

You can access the personal information we hold by writing to us at this address: Senator House, 85 Queen Victoria St, London EC4V 4AB alternatively by writing to us through your registered email Id.

If You Think Your Personal Data Is Incorrect?

If you think we may have information about you that is incorrect or wrong, you have the right to question and raise this with us. Please contact us if you want to do this, we will take reasonable steps to check its accuracy and correct it.

Your Rights to Stop Us Using Your Personal Information?

We may need to keep your data for legal or official reasons but you can inform us if you think that we shouldn't be using it. You can object to us using your data or to have it deleted and removed if you think there is no reason for us to have it. This is now recognised as the 'right to object', the 'right to erasure' or the 'right to be forgotten'.

We can sometimes limit the use of your data. This will mean that your data will only be used for specific things like legal rights and legal reasons. In this case, we will not use or share your information in additional ways while it is restricted.

You have the right to ask for your personal data to be restricted if you think:

- It is not correct.
- It you think it has been used unlawfully, but you do not want it to be deleted.
- It is no longer relevant, but you want us to keep it for a legal claims.
- You are waiting for us to confirm if we are allowed to keep on using it but you have already asked us to stop using your data.

If you want us to stop using your personal data for any of the above cases, please contact us.

[How You Can Withdraw Your Consent](#)

You have the right to withdraw your consent at any time so please let us know if you wish to withdraw consent. It may not always be possible to provide certain products or services to you if you do but we can confirm this with you.

[How to Make a Complaint](#)

You can make a complaint in person, in writing, by email or by telephone. To help us resolve your complaint we will need the following information:

- Your full name and address
- Your account number if you are already a customer
- A daytime contact number and a preferred contact time
- Details of the Banking product your complaint is about
- Any particular actions you wish us to take to resolve your complaint

Letter

You may write to following address:
Union Bank of India (UK) Ltd
Senator House
85 Queen Victoria Street
London
EC4V 4AB, UK

Email

You can also make a complaint by sending us an e-mail
at customercare.ubi@unionbankofindiauk.co.uk

Telephone

If you'd prefer to talk to us directly, you can call us on 033 3305 8581, Monday to Friday any time between 9:15 AM to 4:15 PM to discuss the matter with our team.

We aim to deal with all complaints as quickly as possible. However, some complaints may be a bit more complex, and may take longer to reach a conclusion. In those situations, we will always keep you updated on our progress and try to reach a conclusion within 8 weeks from receiving the complaint. If we have not resolved your complaint within this time, or you are not satisfied with the resolution that we have come to, you have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at Financial Ombudsman Service.