

**IMPORTANT INFORMATION**

Please read and keep for future reference

## Using my personal data

### How we use your personal data

When you applied for an account with cahoot you will have been given a Data Protection Statement, explaining how we would treat your personal data.

This booklet provides you with more information about this, together with details of your personal data rights.

### Contents

The Data Protection Statement explained	2
Fraud prevention agencies explained	5
Credit reference agencies explained	6
Your personal data rights explained	6
Glossary of terms	11

# 1. The Data Protection Statement explained

Data Protection Statement section	Explanation
Introduction	<p>This section sets out who the Data Controller is and provides contact details for the Data Protection Officer.</p> <p>In legal terms cahoot which is a division of Santander UK plc is designated as the Data Controller because it is the entity that (either alone or jointly with others) determines the purposes and means of the processing of your personal data.</p> <p>If you have any questions about how your personal data is used, or the information included in this booklet, our Data Protection Officer (DPO) can be contacted at 201 Grafton Gate East, Milton Keynes, MK9 1AN.</p>
The types of personal data we collect and use	<p>The sort of personal data we collect and use will vary depending on the products or services you require or have, and your preferred relationship with us. For instance, biometric data will be captured if you register your fingerprints for Mobile Banking, or your voice recordings for voice activated banking.</p>
Whether providing your personal data is required by law or contract or not	<p>This section states that you'll be told whether the provision of your personal data is optional or mandatory. If the provision of the data is mandatory and we don't already hold it then you'll need to provide the information so that we can process your application or service.</p>
Monitoring of communications	<p>This section explains why we may monitor your on-going communications with us.</p> <p>This includes us monitoring our communications with you so that we comply with regulatory rules, or our own internal processes and protocols:</p> <ul style="list-style-type: none"> <li>o relevant to our business and the services we provide;</li> <li>o to prevent or detect crime;</li> <li>o in the interests of protecting the security of our communications systems and procedures;</li> <li>o for quality control and staff training purposes; and</li> <li>o when we need to access these as a record of what we have said to you/what you have said to us. For example, where we are required by Financial Conduct Authority (FCA) regulations to record certain telephone lines we will do so.</li> </ul> <p>Our monitoring will also check for obscene or profane content in communications.</p> <p>In very limited and controlled circumstances we may conduct short-term and carefully controlled monitoring of activities on your account or service. This will only be done where this is necessary for our legitimate interests, or to comply with legal obligations – for example, if we have reason to believe that a fraud or other crime is being committed, and/or where we suspect non-compliance with anti-money laundering regulations to which we are subject.</p>
Using your personal data: the legal basis and purposes	<p>This section describes how your personal data may be used, and the legal basis for the processing of your information.</p> <p>The legal basis for us processing or analysing your personal data will depend on what we're trying to achieve.</p> <p>Data Protection legislation allows us to process your personal data for our own legitimate interests – provided those interests don't override your own interests and/or your fundamental rights and freedoms.</p> <p>An example of 'legitimate interests' would be if you believed you were the victim of a fraud or scam, and you asked us to investigate your claim. To understand what has happened we may need to share your name and account number, the details of any payment(s) made and details of the case with the other bank(s) involved, so they could trace transactional activity, help to recover any of your monies that may remain and reduce the opportunity of the funds being used to support criminal activity. Therefore, the sharing of your data with the bank(s) involved falls within your legitimate interests as well as ours - to ensure that funds are prevented from being used for fraudulent and/or money laundering activities. Please note: The bank(s) we may share your data with may be located outside of the UK or European Economic Area (EEA), and therefore may not be subject to the same data privacy legal obligations as banks within the UK or EEA.</p> <p>Complying with established legal obligations is another reason for us to share your personal data. For example if you require us to transfer funds via CHAPS or internationally, your personal data may be provided to overseas authorities and the beneficiary bank to comply with applicable legal obligations and to prevent crime. This may require us to share your personal data outside of the UK or EEA. This information may include your full name, address, date of birth and account number - and by making your payment instructions to us, you consent to us sharing personal information to overseas authorities and beneficiary bank(s) as appropriate.</p>

Data Protection Statement section	Explanation
<p><b>Using your personal data: the legal basis and purposes (continued)</b></p>	<p>Consent for processing of special categories of personal data, at your request, must be explicit. For example:</p> <ul style="list-style-type: none"> <li>(i) If we require a copy of your passport (as a new customer) and if that reveals your racial or ethnic origin data, by providing a copy you will be explicitly consenting to us seeing your racial or ethnic origin in this way.</li> <li>(ii) If you volunteer data concerning your health when we ask you about the conduct of your account you will be explicitly consenting to us processing this personal data in connection with your account.</li> </ul> <p>Under Data Protection legislation you can withdraw your consent at any time. If you do this, and if there is no alternative lawful reason that justifies our processing of your personal data for a particular purpose, this may affect what we can do for you. For example, it may mean that if you have arrears on your account, we can't take into account any personal data concerning your health, which may result in us being unable to provide you with a service that you had requested.</p>
<p><b>Sharing of your personal data</b></p>	<p>This section details when personal data may be shared, and the types of people/organisations it can be shared with.</p> <p>We may share your personal information with companies and other persons providing services to us. This may include data back-up and server hosting providers, our IT software and maintenance providers, and/or their agents.</p> <p>Where a joint account is converted into a sole account, information about the account and historical transactions will be available to all current and any future account holders added to the account.</p> <p>If you ask another person or organisation to act on your behalf we will share relevant personal information with them to enable them to deal with your request. For example, if you refer a complaint about us to the Financial Ombudsman Service or to the Business Banking Resolution Service, we will share relevant complaint information with them so that they can review your case. In some cases this may include special categories of personal data (i.e. data relating to racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, or data relating to health, sex life/sexual orientation) where it is relevant to the complaint.</p> <p>The Santander group companies that we may share personal data with include Banco Santander, S.A.; Santander UK plc (including cahoot); Santander ISA Managers Ltd; Santander Asset Finance plc; Alliance &amp; Leicester Personal Finance Ltd; Cater Allen Ltd (Cater Allen); Santander Asset Management UK Ltd; Santander Consumer (UK) plc; Santander Corporate and Commercial, a brand name of Santander UK plc (which also uses the brand name Santander Corporate and Investment Banking) and of Santander Asset Finance plc; Santander Insurance Services UK Ltd and Asto Digital Limited.</p>
<p><b>International transfers</b></p>	<p>This section explains that where we transfer your personal data outside of the UK and European Economic Area (EEA) appropriate safeguards will be put in place to protect that data.</p> <p>Safeguards can include:</p> <ul style="list-style-type: none"> <li>(i) The Standard Data Protection Clauses (also known as EU Model Clauses). You can obtain a copy of these by contacting our Data Protection Officer (DPO).</li> <li>(ii) Binding Corporate Rules, provided the recipients in other countries have obtained the requisite approvals. The published list of approvals is available here: <a href="https://ec.europa.eu/justice/data-protection/international-transfers/binding-corporate-rules/bcr_cooperation/index_en.html">ec.europa.eu/justice/data-protection/international-transfers/binding-corporate-rules/bcr_cooperation/index_en.html</a> or from our Data Protection Officer (DPO).</li> </ul>
<p><b>Identity verification and fraud prevention checks</b></p>	<p>This section explains that your personal data can be used to check your identity and for fraud prevention and anti-money laundering purposes.</p> <p>To find out more, refer to the 'Fraud prevention agencies explained' section of this booklet.</p>
<p><b>Credit reference checks</b></p>	<p>This section provides information on the sharing of your personal data with the credit reference agencies.</p> <p>To find out more, refer to the 'Credit reference agencies explained' section of this booklet.</p>
<p><b>Your marketing preferences and related searches</b></p>	<p>This section tells you how we may use your information for marketing and market research purposes. You can tell us at any time that you don't want to receive marketing or market research requests.</p> <p>You can provide your specific marketing preferences as part of your application. Equally you can contact us at any time to provide and/or update those preferences.</p>
<p><b>Automated decision making and processing</b></p>	<p>This section explains what automated decision making is, and the circumstances when it may take place.</p> <p>We may automatically process your personal data, without human intervention, to evaluate certain personal aspects about you (known as profiling).</p> <p>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 data. 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.</p> <p>We'll use your personal data to assess lending and insurance risk. When we do automated decision making including profiling activity to assess lending and insurance risks, this will be performed on the basis of it being necessary to perform the contract with you or take steps to enter into that contract.</p>

Data Protection Statement section	Explanation
Automated decision making and processing (continued)	<p>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. The personalised price would be presented to you in marketing communications and during contacts with cahoot 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.</p> <p>We'll use the information from this activity to:</p> <ul style="list-style-type: none"> <li>(i) Decide which other products and/or services from us or the Santander Group of companies or other persons, might be suitable for you, and for which you might be eligible. These can include those products/services that are offered by us, or by us in conjunction with our partners, or by the Santander Group of companies. This means that automated decisions and processing can help to determine what marketing communications you receive.</li> <li>(ii) Send marketing communications to you.</li> </ul> <p>In addition, when we provide a product or service to you, we take into account other personal data that we hold about you - including how you use this and other accounts you have with us, Santander Group companies or associated companies. We may use your personal data for statistical analysis and system testing. We do all this on the basis that we have a legitimate interest in protecting our business, to understand your needs and provide a better service to you, and to help us develop and improve our products and services.</p> <p>Where profiling is based on legitimate interests you have the right to object to that processing.</p>
Criteria used to determine retention periods	<p>This section within the data protection statement explains the criteria we use when deciding how long personal data needs to be retained.</p>
Your rights under applicable Data Protection law	<p>This section lists the various data protection rights that you have.</p> <p>Your personal data is protected under Data Protection legislation, and as a consequence you have a number of rights that you can enforce against us as your Data Controller. Please note that these rights do not apply in all circumstances. Your rights include:</p> <ul style="list-style-type: none"> <li>o The <b>right to be informed</b> - including about how we might process your personal data. This was provided to you in the data protection statement.</li> <li>o To have your personal data <b>corrected if it is inaccurate</b> and to have <b>incomplete personal data completed</b> in certain circumstances.</li> <li>o The right (in some cases) <b>to object to processing of your personal data</b> (as relevant). This right allows individuals in certain circumstances to object to processing based on legitimate interests, direct marketing (including profiling) and processing for purposes of statistics.</li> <li>o The right in some cases <b>to restrict processing of your personal data</b>, for instance where you contest it as being inaccurate (until the accuracy is verified); where you consider that the processing is unlawful and where this is the case; and where you request that our use of it is restricted; or where we no longer need the personal data.</li> <li>o The right <b>to have your personal data erased</b> in certain circumstances (also known as the 'right to be forgotten'). This right is not absolute – it applies only in particular circumstances, and where it does not apply, any request for erasure will be rejected. Circumstances when it might apply include: where the personal data is no longer necessary in relation to the purpose for which it was originally collected/processed; if the processing is based on consent which you subsequently withdraw; when there is no overriding legitimate interest for continuing the processing; if the personal data is unlawfully processed; or if the personal data has to be erased to comply with a legal obligation. Requests for erasure will be refused where that is lawful and permitted under Data Protection law, for instance where the personal data has to be retained to comply with legal obligations, or to exercise or defend legal claims.</li> <li>o <b>To request access to the personal data</b> held about you and to obtain certain prescribed information about how we process it. This is more commonly known as submitting a 'data subject access request'. This right will enable you to obtain confirmation that your personal data is being processed, to obtain access to it, and to obtain other supplementary information about how it is processed. In this way you can be aware of, and you can verify, the lawfulness of our processing of your personal data.</li> <li>o <b>To move, copy or transfer certain personal data.</b> Also known as 'data portability'. You can do this where your account is open and where we are processing your personal data based on consent or a contract and by automated means. Please note that this right is different from the right of access (see above), and that the types of data you can obtain under these two separate rights may be different. You are not able to obtain through the data portability right all of the personal data that you can obtain through the right of access.</li> <li>o <b>Rights in relation to some automated decision-making about you, including profiling</b> (as relevant) if this has a legal or other significant effect on you as an individual. This right allows individuals, in certain circumstances, to access certain safeguards against the risk that a potentially damaging decision is taken without human intervention.</li> </ul>

Data Protection Statement section	Explanation
<b>Your rights under applicable Data Protection law (continued)</b>	<ul style="list-style-type: none"> <li>o To complain to the Information Commissioner's Office (ICO), the UK's independent body empowered to investigate whether we are complying with the Data Protection law. You can do this if you consider that we have infringed the legislation in any way. You can visit <a href="http://ico.org.uk">ico.org.uk</a> for more information.</li> </ul> <p>If you seek to exercise any of your rights against us we'll explain whether or not that or those rights do or don't apply to you with reference to the above, and based on the precise circumstances of your request.</p>
<b>Data anonymisation and aggregation</b>	<p>This section explains that your personal data may be turned into statistical or aggregated data, data that can no longer identify you.</p> <p>Your personal data may be converted ('anonymised') into statistical or aggregated data in such a way as to ensure that you are not identified or identifiable from it. Aggregated data can't, by definition, be linked back to you as an individual. This data might be used to conduct research and analysis, including to prepare statistical research and reports. This data may be shared in several ways, including with the Santander Group companies, and for the same reasons as set out in the Data Protection Statement.</p>

## 2. Fraud prevention agencies explained

Before we provide financial services and/or financing to you, we undertake a series of checks - not only to verify your identity, but also to prevent fraud or money laundering. These checks require us to process your personal data.

### What we process and share

The personal data we process and share is what you've provided us with, details we've collected from you directly, and/or information we've received from third parties. This may include your:

- o Name
- o Date of birth
- o Residential address and address history
- o Proximity checking
- o Contact details, such as email addresses and telephone numbers
- o Financial information
- o Employment details
- o Identifiers assigned to your computer or other internet connected devices, including your Internet Protocol (IP) address
- o Vehicle details

When we and/or the fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in verifying your identity and preventing fraud and money laundering, in order to protect our business and to comply with legal requirements. Such processing is also a contractual requirement of the services or financing you've requested.

We and/or the fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

### Automated decision making

As part of our personal data processing procedures, decisions may be made by automated means. This means we may decide that you could pose a fraud or money laundering risk if:

- o our processing reveals your behaviour to be consistent with money laundering or known fraudulent conduct, or is inconsistent with your previous submissions/activity; or
- o you appear to have deliberately hidden your true identity.

You have certain rights in relation to automated decision making processes. To find out more, refer to the 'Your personal data rights explained' section of this booklet.

### Consequences of processing

If we (or a fraud prevention agency) determine that you pose a fraud or money laundering risk, we may refuse to provide the financial services or financing you've requested, to employ you, or we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you.

### Data transfers

Fraud prevention agencies may allow the transfer of your personal data outside of the UK. This may be to a country where the UK Government has decided that your data will be protected to UK standards, but if the transfer is to another type of country, then the fraud prevention agencies will ensure your data continues to be protected by ensuring appropriate safeguards are in place.

For more information about the fraud prevention agencies that we use, and how they will process your personal data, please contact:

The Compliance Officer

#### Cifas

6th Floor, Lynton House  
7-12 Tavistock Square  
London  
WC1H 9LT  
Website: [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn)

The Compliance Officer

#### National Hunter

PO Box 4744  
Stone  
Staffordshire  
ST15 9FE  
Website: [nhunter.co.uk/howitworks/](http://nhunter.co.uk/howitworks/)

The Compliance Officer

#### National SIRA

Synetics Solutions Limited  
Synetics House  
The Brampton  
Newcastle under Lyme  
ST5 0QY  
Website: [synectics-solutions.com](http://synectics-solutions.com)

### 3. Credit reference agencies explained

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the Credit Reference Agency Information Notice (CRAIN) document, which can be accessed via any of the following links:

- [experian.co.uk/crain](https://experian.co.uk/crain)
- [equifax.co.uk/crain](https://equifax.co.uk/crain)
- [transunion.co.uk/crain](https://transunion.co.uk/crain)

### 4. Your personal data rights explained

Your personal data is protected under Data Protection legislation, and as a consequence you have a number of rights that you can enforce against us as your Data Controller.

#### Right to rectification

This right refers to having your personal data corrected if it's inaccurate, or to have any incomplete personal data completed.

To request a right to rectification you can contact us:

	<p><b>By phone</b></p> <p>Call us on <b>0800 5871 111 (or +441908 937222 if calling from abroad)</b>.</p> <p>To maintain a quality service we may maintain or record phone calls for training and security purposes.</p>
	<p><b>Using Online Banking</b></p> <p>Log on to your Online Banking and update your details in the 'My Details &amp; Settings' tab. Choose 'Change personal details' from the left hand menu and then click 'Change address':</p> <ul style="list-style-type: none"><li>◦ Enter your new details (including postcode) and follow the onscreen instructions.</li><li>◦ You'll need to enter a One Time Passcode (OTP) to complete this change, so make sure you have your mobile phone to hand. Please note: you must <b>never</b> share a OTP with another person, not even a cahoot employee.</li></ul> <p>If the change you want to make is not covered under 'Change personal details' option, please contact us by logging on to your Online Banking and use our secure messaging service or by calling us on <b>0800 5871 111 (or +441908 937222 if calling from abroad)</b>.</p>
	<p><b>By post</b></p> <p>Complete a 'Change of details form' from <a href="https://cahoot.com">cahoot.com</a> and return to us at the address below, along with a copy of signature bearing identification such as full UK driving license or valid EEA passport (this includes a UK passport).</p> <p><b>cahoot</b> 9 Nelson Street Bradford BD1 5XS</p> <p>If the change of details form does not cover the data that you want to be corrected then please call us on <b>0800 5871 111 (or +441908 937222 if calling from abroad)</b>.</p>

## Right to object to processing

In certain circumstances you can object to the processing of your personal information.

To object to the processing of your personal information for marketing or market research, please refer to the 'Changing your marketing preferences' section of this booklet.

If you object to the processing of your personal data for any other reason, it may mean we can't provide certain products and services to you.

### To request a right to object to processing you can contact us:

	<b>By phone</b> Call us on <b>0800 5871 111 (or +441908 937222 if calling from abroad)</b> . To maintain a quality service we may maintain or record phone calls for training and security purposes.
	<b>Using Online Banking</b> Log on to your Online Banking and use our secure messaging service, providing as much detail as possible about your request along with your name, address, account number, telephone number and a convenient time for us to discuss if we need to contact you.
	<b>By post</b> Write to us: cahoot 9 Nelson Street Bradford BD1 5XS

## Right to restrict processing

You can ask us to restrict processing your data, for example where:

- you're contesting the accuracy of your personal data;
- we no longer need to process your personal data, but you want us to keep it for use in legal claims; or
- you've objected to the processing by asking us to stop using your data, but you're waiting for us to tell you if we have overriding grounds which mean we're allowed to keep on using it.

If the right applies, this means with the exception of storage, your personal data can only be processed by us with your consent or for certain things such as legal claims or to exercise legal rights.

If you request that we restrict the processing of your personal data it may mean we can't provide certain products and services to you.

### To request a right to restrict processing you can contact us:

	<b>By phone</b> Call us on <b>0800 5871 111 (or +441908 937222 if calling from abroad)</b> . To maintain a quality service we may maintain or record phone calls for training and security purposes.
	<b>Using Online Banking</b> Log on to your Online Banking and use our secure messaging service, providing as much detail as possible about your request along with your name, address, account number, telephone number and a convenient time for us to discuss if we need to contact you.
	<b>By post</b> Write to us: cahoot 9 Nelson Street Bradford BD1 5XS

## Right to erasure (Right to be forgotten)

In the circumstances below you can ask us to delete your personal data. Where the right doesn't apply we'll let you know why we can't action your request.

This right may be applied where:

- personal data is no longer necessary in relation to the purpose for which it was originally collected/processed;
- the processing was based on your consent which you withdraw (and there are no other legal grounds for processing that data);
- you exercise your right to object and there are no overriding legitimate grounds for the processing; or
- there is no lawful reason to retain personal data or if the personal data has to be erased to comply with a legal obligation.

### To request a right to erasure you can contact us:

	<p><b>By phone</b></p> <p>Call us on <b>0800 5871 111 (or +441908 937222 if calling from abroad)</b>.</p> <p>To maintain a quality service we may maintain or record phone calls for training and security purposes.</p>
	<p><b>Using Online Banking</b></p> <p>Log on to your Online Banking and use our secure messaging service, providing as much detail as possible about your request along with your name, address, account number, telephone number and a convenient time for us to discuss if we need to contact you.</p>
	<p><b>By post</b></p> <p>Write to us: cahoot 9 Nelson Street Bradford BD1 5XS</p>

## Right to portability

You can ask us to provide you with a copy of certain personal data in a structured, commonly used, machine-readable format. This right only applies to personal data that you've previously provided to us, we process electronically and we're processing based on your consent or to perform a contract with you. Your account must also be open in order to exercise this right.

If you request a right to portability on your joint account, you'll only receive your own personal and transactional data and only if you have transactional access on the account. Other joint account customers on the same account will need to make a separate request.

### To request a right to portability you can contact us:

	<p><b>By phone</b></p> <p>Call us on <b>0800 5871 111 (or +441908 937222 if calling from abroad)</b>.</p> <p>To maintain a quality service we may maintain or record phone calls for training and security purposes.</p>
	<p><b>Using Online Banking</b></p> <p>Log on to your Online Banking and use our secure messaging service, providing as much detail as possible about your request along with your name, address, account number, telephone number and a convenient time for us to discuss if we need to contact you.</p>
	<p><b>By post</b></p> <p>Write to us: cahoot 9 Nelson Street Bradford BD1 5XS</p>

## Changing your marketing preferences

If you'd prefer not to receive up-to-date information on our products and services, or to be included in market research, you can indicate this by updating your marketing preferences at any time.

### To change your marketing preferences you can contact us:

	<p><b>By phone</b></p> <p>Call us on <b>0800 5871 111 (or +441908 937222 if calling from abroad)</b>.</p> <p>To maintain a quality service we may maintain or record phone calls for training and security purposes.</p>
	<p><b>Using Online Banking</b></p> <p>Log on to your Online Banking and use our secure messaging service, providing as much detail as possible about your request along with your name, address, account number, telephone number and a convenient time for us to discuss if we need to contact you.</p>
	<p><b>By post</b></p> <p>Write to us: cahoot 9 Nelson Street Bradford BD1 5XS</p>

## Text or email opt-out

If you receive marketing emails or SMS and don't want to in future, please use the unsubscribe link within the email and we'll remove you from all future campaigns.

## Sharing of your personal data

If you open an account with us, your information will be kept after your account is closed. Your information may be shared across the Santander Group or associated companies, service providers or agents for administration purposes to:

- provide and run the account or service you have applied for, and develop and/or improve our products and services;
- identify and advise you by post, telephone or electronic media (including email and SMS) of products or services which our group of companies and our associated companies think may be of interest to you (for credit products this may involve releasing your details to a credit reference agency); and
- release your name, address and telephone number to market research organisations for the purpose of confidential market research surveys, carried out by post or telephone, on our behalf.

Please note that we don't recommend that you contact us using unsecured communication channels like normal email or social media to make requests as these are insecure.

## Complaints

We always strive to provide you with the best products and services. Unfortunately things can sometimes go wrong, but telling us about errors or oversights will give us the chance to fix things for you and make long-term improvements to our services.

The easiest and quickest way to get in touch about a complaint is by talking to our dedicated Complaints Team.

### To talk to our dedicated Complaints Team you can contact us:

	<p><b>By phone</b> Call us on <b>0800 587 1111 (or +441908 937222 if calling from abroad).</b></p> <p>To maintain a quality service we may maintain or record phone calls for training and security purposes.</p>
	<p><b>Using Online Banking</b></p> <p>Log on to your Online Banking and use our secure messaging service, providing as much detail as possible about what's gone wrong, along with your name, address, account number, telephone number and a convenient time for us to discuss your complaint.</p>
	<p><b>By post</b></p> <p>Write to us at the address below, providing as much detail as possible about what's gone wrong, along with your name, address, account number, phone number and a convenient time for us to call you to discuss your complaint.</p> <p><b>Complaints</b> cahoot 9 nelson Street Bradford BD1 5XS</p>

Our Complaints Leaflet is available upon request and contains further information on our complaints process, including the handling timescales. This information is also available on our website at [cahoot.com](http://cahoot.com).

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 which helps settle disputes between consumers and financial services businesses. You can find out more information at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

## Data subject access requests

You have the right to find out what information, if any, is held about you. This is known as a data subject access request.

A data subject access request is not designed to deal with general queries that you may have about your account. We therefore aim to provide you with the information you require without you having to make a formal request. If you would like to find out specific information about your account, you can contact us by phone.

### To make a formal data subject access request you can contact us:

	<p><b>By post</b></p> <p>Write to us at the address below, providing:</p> <ul style="list-style-type: none"><li>o a daytime phone number in case we need to contact you to discuss your request;</li><li>o your sort code and account number(s); and</li><li>o detail on what information you are requesting.</li></ul> <p>If your request doesn't relate to an account, please let us know the nature of your relationship with Santander and any other relevant information.</p> <p><b>Subject Access Requests</b> cahoot 9 nelson Street Bradford BD1 5XS</p>
	<p><b>By phone</b> Call us on <b>0800 587 1111 (or +441908 937222 if calling from abroad).</b></p> <p>To maintain a quality service we may maintain or record phone calls for training and security purposes.</p>
	<p><b>Using Online Banking</b></p> <p>Log on to your Online Banking and use our secure messaging service, providing as much detail as possible about what's gone wrong, along with your name, address, account number, telephone number and a convenient time for us to discuss your subject access request.</p>

Please note that we don't recommend that you contact us using unsecured communication channels like normal email or social media to make requests as these are insecure.

## Glossary of terms

### Behavioural scoring

Techniques that help organisations decide whether or not to grant credit to customers.

### Beneficiary bank

A beneficiary bank is the receiving bank where you have your account.

### Binding Corporate Rules

Personal data protection policies which are adhered to by a controller or processor established on the territory of a Member State for transfers of personal data to a controller or processor in one or more third countries within a group of undertakings, or a group of enterprises engaged in a joint economic activity.

### Biometric data

Biometric data means personal data resulting from specific technical processing relating to the physical, physiological or behavioural characteristics of an individual, which allows or confirms the unique identification of that individual, such as facial images or things like fingerprints.

### CHAPS

Clearing House Automated Payment System.

### Data Controller

The natural or legal person, public authority, agency or other body which alone or jointly with others, determines the purposes and means of the processing of personal data. Where the purposes and means of such processing are determined by Union or Member State law, the controller or the specific criteria for its nomination may be provided for by Union or Member State law.

### Data Protection Officer

A person charged with advising the controller or processor on compliance with data protection legislation and assisting them to monitor such compliance.

### Disassociation

A disassociation is a method of removing a financial connection between individuals that have been connected together as financial associates at the credit reference agencies. When people have joint accounts or they live together where their earning and spending behaviour affects each other, information on these financial relationships is taken into account when individuals apply for credit. Credit reference agencies hold this information as 'financial associations'. If an individual has been incorrectly linked to someone else or all financial ties have been broken so there are no longer any shared finances such as income or spending, then an individual can request for a 'disassociation' at the credit reference agencies.

### EEA

The European Economic Area (EEA) is the area in which the Agreement on the EEA provides for the free movement of persons, goods, services and capital within the European Single Market, including the freedom to choose residence in any country within this area. The EEA includes the EU countries as well as Iceland, Liechtenstein and Norway.

### Legal basis

The legal basis for processing personal data.

### Legitimate interest

The lawful grounds for data processing. Necessary for the purposes of legitimate interests pursued by the controller or a third party, except where such interests are overridden by the interests, rights or freedoms of the data subject.

### Personal data

'Personal data' means any information relating to an identified or identifiable natural person ('Data Subject'). An identifiable person is one who can be identified, directly or indirectly, in particular by reference to an identification number or to one or more factors specific to his physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person.

### Processing

Processing means any operation or set of operations which is performed on personal data or on sets of personal data, where or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

### Special categories of personal data

The special categories of personal data are personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, health data or data concerning an individual's sex life or sexual orientation, and the processing of genetic data or biometric data for the purpose of uniquely identifying an individual.