

cahoot data protection statement

In this statement 'cahoot' means **cahoot** a division of Santander UK plc. This statement relates to the information you give in the online application form and to any other information which you provide to **cahoot** or which it holds on you whether or not you become a customer. When applying for a credit card you must have permission to give information about any third party named on the application form.

credit reference agencies

cahoot may use your information to decide whether you are eligible to open a **cahoot** account and to decide any future increase in your credit or overdraft limit (if this is applicable on the account).

the following paragraph does not apply to savings and investment applications:

You understand that when **cahoot** assesses this application, and to manage your account, including any future increase in your overdraft, or credit and card limit (**this does not apply to those under 18**), **cahoot** will use the information (including external credit reference data and information about the conduct of any of your accounts) for credit assessment, which may include credit scoring. This may involve the use of automated processes and the making of automated decisions. If you apply for a credit card we will also do this to determine the interest rate payable and the way interest on the account is charged or calculated. For more information on how credit scoring works, you can read the 'Your application and credit scoring' leaflet. **cahoot** may make any enquiries relating to **you** that **cahoot** consider necessary (for example, from another financial institution) and will search the files of credit reference agencies, who will keep a record of each search. The credit reference agencies will supply both public (including the electoral register) and shared credit and fraud prevention information. This could affect your ability to get credit elsewhere within a short period of time. Details about this application (whether or not it goes ahead) will be recorded at the credit reference agency. A financial link between joint applicants, or between you and any named partner or spouse, will be created at the credit reference agency. This will link your financial records, where each will be taken into account in all future applications by either or both of you. If you already have a financial association, **cahoot** will assess your application on this basis. This situation will continue until one of you successfully files for a 'disassociation' at the credit reference agency. Very occasionally, if we have insufficient information about you and you apply for a credit card, we may use the information about other members of your family. **cahoot** will also pass details about you, and how you manage your account (if your application is successful), to credit reference agencies. You understand that this will include if you fail to make agreed payments into your account (even if you stay within the agreed 'arranged overdraft' limit) and that this information may affect your ability to get credit.

my marketing preferences

cahoot does not sell, rent or trade your personal information to others

Your information may be shared with other companies in the Santander Group, associated companies or business partners, to advise you, by post, telephone or electronic media (including email and SMS), of any **cahoot**-approved products and services that may be of interest to you. When deciding whether to provide you with details of credit products, **cahoot** may search the files of a credit reference agency, who will not make a record of this search available to others who search your file.

From time to time, **cahoot** may ask you to take part in its customer research, via email or telephone. In particular, **cahoot** may use your information, including any information about your transactions, to inform you about any products or services in which you may be interested.

You understand that you will be given the opportunity to tell us later in the application process if you would prefer not to receive such information or to take part in our customer research.

using my personal information

Whether or not you become a customer, **cahoot** may use all the information you give to us at Santander UK plc, or use information we hold on you, to provide and run the account or service you have applied for. This includes information about the conduct (including details of transactions) of any account or policy that you have with us, a group company, or an associated company. **cahoot** may also use your information to help develop and improve our products and services. **cahoot** will keep information about you after your account is closed or your policy has ended.

sharing my personal information

cahoot may share your information for the purposes described in this statement with the group of companies to which we belong (the Santander Group) and our associated companies, and with service providers or agents. These companies may be based in other countries. You understand that **cahoot** will make sure that your information is only used in line with your instructions and our own strict policies on confidentiality. If we transfer your information to another country, we will also make sure that we give it the same levels of protection as needed under the UK Data Protection Act. **cahoot** may also give essential information about your account and cards (if any) to others, if needed, to manage your account and/or renew your account or policy, and for regulatory purposes.

verifying my identity and fraud checks

Before **cahoot** can open your account or set up your policy, in order to prevent or detect fraud **cahoot** will check and share the information provided in this application, or at any stage, with fraud prevention agencies, and may make searches at credit reference agencies who will supply **cahoot** with information, including information from the electoral register, for the purposes of verifying your identity. Scoring methods may be used to verify your identity. A record of this process will be kept, that may be used to help other companies to verify your identity. If false or inaccurate information is provided and fraud identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

cahoot and other organisations may search and use the records held by credit reference and fraud prevention agencies to prevent and investigate crime, fraud and money laundering and, for example:

- to check details on applications for credit, credit related, or other facilities;
- to verify your identity if you or your financial associate applies for other facilities;
- to undertake statistical analysis and system testing;
- to manage credit and credit related accounts or facilities;
- to recover debt and trace your whereabouts;
- to check details on proposals and claims for all types of insurance;
- to check details of job applicants and employees.

cahoot may also search and use your internal records for these purposes.

cahoot and other organisations may search and use from other countries the information recorded at fraud prevention agencies. Further information on the credit reference agencies and fraud prevention agencies we use is available by telephoning 0800 328 3280.

If your application is unsuccessful and you wish to discuss your application further, you can send us a secure email from your online banking homepage at cahoot.com. Alternatively, you can call us on 0844 9000 900 or +44 1908 937 222 if calling from abroad. We're open 8am to 8pm Monday to Friday, and 9am to 5pm on Saturday.

cards on my account

If you have cards on the account, you understand that **cahoot** may give information on transactions you have made using your cards to any payment system under which **cahoot** issues your cards (for example Visa or MasterCard), who may transfer the information overseas to deal with transactions, to resolve disputes and for statistical purposes.

access to my information

cahoot will keep information about you after your account is closed

You may request a copy of the information which we hold about you at any time by writing to us at **cahoot**, 3rd Floor Friars House, Manor House Drive, Coventry, CV1 2TE. A fee of £10 will apply. You may inform us at any time that your personal details have changed, either in writing, or by sending us a secure email from your online banking homepage at cahoot.com. We will change your personal details in accordance with your instructions.