



Current Account Switch Data Privacy Notice

YOUR INFORMATION; HOW WE USE IT.

In order to fulfil your Current Account Switch in accordance with the terms of the Current Account Switch Agreement, we collect, process, share and keep your information. This privacy notice sets out everything you need to know about what happens to your information when you choose to use the Current Account Switch Service

Capitalised words are defined either in this privacy notice or in the Current Account Switch Agreement.

1 STARTING THE SWITCH

1.1 Information we process

When you set up your new current account with us, we collect and process your name, address, contact details, and give you a new account number and sort code. If your new account is a joint account, we also collect and process the joint account holder's name, address and contact details. Together, this is your New Bank Information.

2 DURING THE SWITCH

2.1 Use of your information

When we receive your signed Current Account Switch Agreement, we send your New Bank Information, to your Old Bank to make sure that the correct account with your Old Bank will be closed and all regular payment arrangements are switched to your new current account with us. We will also send your Current Account Switch Agreement and Account Closure Instruction to your Old Bank if they request it.

When your Old Bank receives your New Bank Information from us, they send us your old bank account information so we can set up your regular payment arrangements on your new current account. Regular payment arrangements means standing orders, Direct Debits and future dated payments, unpresented cheques pre-dating the switch, as well as details of the payment arrangements that you set up using your Old Bank on-line banking system (including mobile banking Apps) more than 6 working days before your switch date.

We collect, process, share and retain your information because you have signed the Current Account Switch Agreement and requested a switch. If for any reason you object to us processing your information we cannot fulfil your switch request.

We also use your information to deal with any queries you may have during or after the switch process and any queries relating to your regular payment arrangements. This is to ensure that you are happy with the switch service and your regular payment arrangements continue to operate successfully.



2.2 Sharing your Information

In addition to sharing your New Bank Information with your Old Bank, we also share your New Bank Information with payment system operators and the provider of the payment system software.

We do this so that any regular payments initiated using automated, online and telephone banking means or single payments made by cheque whether made by you, or received by you, will continue to be made from or received into your new current account. It also helps us resolve any queries you may have. This ensures that your switch makes no difference to the people and organisations you are paying or receiving payments from.

We will also share your New Bank Information with organisations that you have payment arrangements with in circumstances where we are dealing with regular payment arrangement complaints.

3 AFTER YOUR SWITCH

3.1 Keeping your information

Your New Bank Information is used by us for a number of purposes. The Current Account Switch Service is only one of those purposes. Your information that relates solely to the Current Account Switch Service will be kept by us so that we can complete the switch and address any future queries or disputes relating to your switch. These include queries or disputes relating to any of your payment arrangements.

We understand our legal obligations relating to your information which include minimum retention periods for accounting and legal documents. Where it is possible to minimise or reduce the amount of your information that is stored, we make sure this takes place.

4 AT ANY TIME

4.1 Contacting Us

I. You can contact us by:

- visiting your local branch
- e-mailing us on cass.uk@habibbank.com
- writing to us at Payments Department, Habib House, 42 Moorgate, London, EC2R 6JJ
- telephoning us on 0207 452 0211

II. We will only communicate with you in English and we will use the contact details you have given us to contact you by phone or post.

III. Our head office details are: Habib Bank Zurich plc, Habib House 42 Moorgate, London, EC2R 6JJ

IV. Our data protection committee details are: dp.uk@habibbank.com



4.2 Your Information Rights

You have a number of rights in relation to your information. You can:

- I. Access and obtain a copy of your information
- II. Require us to change incorrect or incomplete information;
- III. Require us to delete or stop using your information but only where the information is no longer necessary for the purposes of the switch; and
- IV. Object to us using your information but only where we no longer need to process it.

Please use the contact us details above if you wish to exercise any of your rights. Where possible we will let those organisations we share your information with know if we make any changes to your information, delete it or stop processing it.

If you believe that we have not complied with our data processing obligations, you can complain to the Information Commissioner, the data protection regulator in the UK. Website www.ico.org.uk and telephone number 0303 123 1113.

4.3 Multiple accounts only

Your Old Bank sends us details of your regular payment arrangements. These can include details of regular payment arrangements relating to all accounts you have with your Old Bank, not just the account you have chosen to switch. We recommend you check with your Old Bank to understand if this applies your Old Bank account before you decide to use the switch service.