

Privacy

How we use and protect your personal data

Who are we

For clarity, in these Terms, "we", "our" and "us" means collectively: NewTa Limited, trading as UK Finance (**UK Finance**), the Building Societies Association (**BSA**) and National Savings and Investments (**NS&I**), all of whom run and operate www.mylostaccount.org.uk:

UK Finance, is a limited company (with company number 10250295) registered at 1 Angel Court, London, EC2R 7HJ (<https://www.ukfinance.org.uk/privacy-policy>).

BSA - York House, 23 Kingsway, London WC2B 6UJ (<https://www.bsa.org.uk/content/terms-conditions>)

NS&I - 1 Drummond Gate, London SW1V 2QX (<https://www.nsandi.com/privacy-policy>).

For information about the data protection officer / nominated representative for the purpose of data protection laws, please refer to each of our respective privacy notices contain on our main websites (as above). If you have any questions or would like to discuss further, you can email mylostaccountprivacy@ukfinance.org.uk

You can find more information about us by clicking here: www.mylostaccount.org.uk/about-us/.

Our Commitment and Obligations to you

We take the collection, usage and security of your personal data seriously.

We can only use your personal data if we have a good and lawful reason for doing so. Examples of those reasons include:

- To perform or fulfil a **contract** we have with you; or
- If we have a **legal duty**; or
- If it is within our **legitimate business interest**; or
- If there is a **public interest reason** for doing so; or
- If you have given your **consent**.

A legitimate interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

Types of Personal Data

- Contact details (including historical names, addresses and other contact information)
- Identification information
- Bank account information (including bank name and other related information needed to identify your lost account)
- Payment Transactions Data
- Other Relevant Data about the account holder required to support (including legal data such as powers of attorney)
- Communications Data
- Technical Information (IP / Cookies)

What Personal Data We Collect and Where From

You may give us information about your lost account to start a claim online, including your name (including any previous or maiden names (as applicable)); your current and past address details; your email address; phone number; date of birth; your sort code and account number(s); your bank balance information. We will collect this from the account holder directly or via the account holder's authorised representative who has confirmed that they are authorised to provide this information on behalf of the account holder.

IMPORTANT: For data privacy reasons, we will only collect information from the account holder directly or via the account holder's authorised representative who has confirmed that they are authorised to provide this information on behalf of the account holder.

Information we collect about you.

With regard to each of your visits to our website may automatically collect the following information:

- technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform; and
- information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), cookies and methods used to browse away the page and any phone number used to call our customer service number.

What do we use your personal information for?

Here is a list of all the ways that we may use your personal information, and which of the reasons we rely on to do so. This is also where we tell you what our legitimate interests are.

What we use your personal data for	What is the lawful reason	Business Reason (Our Interest) or Commercial Legitimate
We will use your information for the purpose of helping to trace your lost account.	Consent	N/A
To analyse the use of our website and improve services	Legitimate business interests	We carry this out to enhance our website services and ensure that it meets the best user experience to provide our customers with the best journey possible.
Help and support	This is within our legitimate business interests to perform	We would use your data if you contact us for help or support in using our site or finalising your request to trace the account.

Cookies

This website uses both permanent and session cookies. Cookies are pieces of data created when you visit a site, which are stored in the cookie directory of your hard drive. We do not use cookies for collecting any personal information about you but do use them to collect other anonymous data in order to administer the website.

We may use permanent or session cookies, and invisible, single-pixel images to gauge the number of people viewing a campaign or particular web page. We do not use cookies or any other mechanism to profile your activity on other websites.

Session cookies are automatically deleted after use, once all of your browser windows are closed down. Permanent cookies may be deleted and doing so will not affect your ability to use this website.

You can set your Internet browser software to disallow the use of cookies. You will find instructions on how to do this in the Help facility of your browser software. Please note however that application forms and other processes on this website require the use of session cookies for correct operation.

How we share your personal data

We take your privacy very seriously and we'll only share your information where:

- we need to for the purposes of providing you with products or services you have requested;
- we have a public or legal duty to do so e.g. to assist with detecting fraud and tax evasion, economic crime prevention, regulatory reporting, litigation or defending legal rights;
- we have a legitimate reason for doing so e.g. to manage risk, or assess your suitability for services;
or
- we have asked you for your permission to share it, and you've agreed.

Sharing between Us

We may share information between the parties to find your account, host and provide the website, to ensure requests are not fraudulent and for other legitimate purposes in carrying out the service. We take steps to ensure that relevant information is only provided where needed and we pass on your information to the correct company, so you can locate your lost account.

Third Parties

We may share with third parties, including:

- financial institutions (i.e. banks, building societies, lenders and other entities) whom you may have had an account which that has been lost;
- subcontractors for the performance of any contract we enter into with them or you;
- 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;
- analytics and search engine providers that assist us in the improvement and optimisation of the website;
- in the event that we restructure the way in which this website is administered, to any other third party who support the operation of or takes over control of the website, in which case we may disclose your personal data to the prospective party..

Where we store your personal data

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), including, in particular, the United States. It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers or business partners. By submitting your personal data, you agree to this transfer, storing and/or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

Security of your personal data

Your personal information is encrypted to ensure no one else can read it before it leaves your computer. The encryption used is 128 bit Secure Socket Layer (SSL) technology. This is the best available at time of writing, and the current industry standard. You can recognise when SSL is in operation if the security icon (the locked padlock or unbroken key symbol) is shown in your lower right hand corner of your browser window and the beginning of our website address changes from 'http' to 'https'. Depending on your browser setting, a pop-up window may appear to notify you that you will be entering a secure page.

The certificates used on this site have been issued by a recognised security certificate vendor, Verisign. In order to receive the certificate several key company credentials are verified. If your browser isn't set to recognise Verisign certificates, it may prevent you from accessing this website.

How Long We Keep Your Information

We will retain your personal information for as long as you use our services, 3 months to complete the search application from the date of application and for a reasonable time thereafter, a further 9 months to assist with customer enquiries. After 12 months your personal information will be stored in an aggregated and anonymised format.

Your rights

- **Access to information.** The Data Protection Laws give you the right to access information held about you. Your right of access can be exercised in accordance with Data Protection Laws by contacting us at mylostaccountprivacy@ukfinance.org.uk
- **Consent.** If you have provided your consent to processing, you may withdraw your consent to such processing of your personal data at any time by contacting mylostaccountprivacy@ukfinance.org.uk
- **Rectification.** You have the right to rectify any personal data held about you that is inaccurate. Your right of rectification can be exercised by contacting us at mylostaccountprivacy@ukfinance.org.uk
- **Erasure.** You may have the right to erasure of personal data held about you by contacting us at mylostaccountprivacy@ukfinance.org.uk
- **Objections or Complaints.** In the event that you wish to object to or make a complaint about how we process your personal data, please contact us in the first instance at mylostaccountprivacy@ukfinance.org.uk and we will endeavour to deal with your request as soon as possible. This is without prejudice to your right to launch a claim with the UK's Information Commissioner's Office (<https://ico.org.uk/global/contact-us/>).

Changes to our Privacy Policy

Any changes we may make to the Privacy Policy in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check this page frequently to see any updates or changes to this Privacy Policy.

Contact

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to mylostaccountprivacy@ukfinance.org.uk