

# About **you**

## personal information and your identity

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## The Data Protection Act

The Data Protection Act puts obligations on users of personal information and lays down principles for its use. One principle states that information has to be processed fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us.

To provide outstanding customer service we need accurate customer information. You can help by informing us whenever your circumstances change.

Organisations must lodge a notification with the appropriate Data Protection Office describing the purposes for which they process personal information. The details are publicly available from the relevant office:

Jersey

Office of the Data Protection Commissioner

Morier House

Halkett Place,

St Helier,

Jersey JE1 1DD

Tel: **+44 (0) 1534 502062**

Fax: **+44 (0) 1534 502065**

**[www.dataprotection.gov.je](http://www.dataprotection.gov.je)**

Isle of Man

Office of the Data Protection Supervisor

PO Box 69

Douglas,

Isle of Man,

IM99 1EQ

Tel: **+ 44 (0) 1624 661030**

Fax: **+ 44 (0) 1624 661088**

**[www.gov.im/odps](http://www.gov.im/odps)**

## How do we use your personal information?

Our main use of your personal information is to look after your account or to provide the specific service you require. Some details we obtain elsewhere – from other Lloyds Banking Group plc companies, credit reference agencies or your employer for instance.

The Lloyds Banking Group includes us and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com).

For these purposes "associated companies" includes Lloyds Banking Group plc and any subsidiary, affiliate or other firm directly or indirectly controlled from time to time by either Lloyds Banking Group plc or us.

If you apply to us for insurance we will pass your details to the insurer. If you make a claim, any information you give to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims. A list of the participants is available from the insurer.

We may use your account details, transactions and information provided to us by third parties in our customer contact programme.

Occasionally, members of Lloyds Banking Group plc may contact you by letter, telephone, e-mail, text message or otherwise to inform you about other products and services that may interest you. We try to limit our customer contact programme to acceptable levels, but if you wish to exercise your right to opt out, simply inform your local branch or let us know by any means convenient for you. Alternatively you can write to:

The Data Protection Officer  
Bank of Scotland International  
P.O. Box 519,  
Halifax House,  
31 - 33 New Street,  
St. Helier  
Jersey JE4 5UB

e-mail: [DP@bankofscotlandint.com](mailto:DP@bankofscotlandint.com)

**Remember, however, that opting out could stop us contacting you about any of our products or services that may benefit you. For example, you may not hear about a new banking, savings or mortgage product that offers you a better rate or saves you money.**

Unless you have given us your consent, we will not provide information about you to companies outside Lloyds Banking Group plc to use for their own marketing purposes. Sometimes we need to give information to our agents and subcontractors so that they can provide a particular service for us. Sometimes, these companies may be located abroad in countries that do not have data protection laws. In these circumstances we always take great care to ensure that your personal information is kept safe and secure. If you hold a credit or debit card with us we will share transaction details with our scheme providers (e.g. Visa Europe).

Your information may also be shared by other members of Lloyds Banking Group plc to keep their records up to date and administer your relationship with them. For certain of our products, your information will be held with Lloyds Banking Group plc in the UK for operational purposes. This is to allow us to provide cheque book facilities, Visa Debit cards and Internet banking.

Under the Data Protection Act you have the right of access to your personal data. The Act allows us to charge a fee of £10 for this service. If anything is inaccurate or incorrect, please let us know and we will correct it.

If you do not want to receive unsolicited mail from other companies, you can prevent this by registering with the Mailing Preference Service. In addition, the Telephone and Fax Preference Services enable you to object to receiving unsolicited marketing phone calls or faxes from other companies. To register, simply telephone the appropriate number i.e.

Please note that this service is currently available to residents in the UK, Channel Islands and Isle of Man residents only.

Mailing Preference – **020 7291 3310**

Telephone Preference – **020 7291 3320**

Fax Preference – **020 7291 3330**

For more details about all the Preference Services, please see the Direct Marketing Association's web site ([www.dma.org.uk](http://www.dma.org.uk)).

## Credit referencing

If you apply for any of our credit-based products (e.g. mortgage, personal loan, credit card, current account or Share Dealing account), we will perform a search with a credit reference agency. We may give details of your account and how you conduct it to credit reference agencies. Similar information may also be given about your other lending/credit relationships with members of the Lloyds Banking Group plc. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

The information below provides further details about how credit reference agencies, Lloyds Banking Group plc and other lenders use your information.

**Q: What is a credit reference agency?**

**A:** Credit reference agencies (CRAs) collect and maintain information on consumers' and businesses' credit behaviour, on behalf of lenders in the UK.

**Q: What is a fraud prevention agency?**

**A:** Fraud Prevention Agencies (FPAs) collect, maintain and share information on known and suspected fraudulent activity. Some CRAs also act as FPAs.

**Q: Why do you use them when I have applied to your organisation?**

**A:** Although you have applied to Lloyds Banking Group plc and we will check our own records, we will also contact CRAs to get information on your credit behaviour with other organisations. This will help us make the best possible assessment of your overall situation before we make a decision.

**Q: Where do they get the information?**

**A:** Publicly available information:

- The Electoral Register at Local Authorities.
- County Court Judgments from Registry Trust.
- Bankruptcy information from the Insolvency Service.
- Fraud information from fraud prevention agencies.
- Credit information comes from information on applications to banks, building societies, credit card companies etc and also from the conduct of those accounts.

Q: How will I know if my information is to be sent to a CRA or FPA?

A: You will be told when you apply for an account if your data will be supplied. The next section tells you how, when and why we will search at CRAs and what we will do with the information we obtain from them. We will also tell you if we plan to send payment history information on you or your business, if you have one, to CRAs. You can ask at any time for the name of the CRAs and FPAs used by Lloyds Banking Group plc.

Q: Why is my data used in this way?

A: We and other organisations want to make the best possible decisions we can, in order to make sure that you, or your business, will be able to repay us. Some organisations may also use the information to check your identity. In this way we can ensure that we all make responsible decisions. At the same time we also want to make decisions quickly and easily and, by using up to date information, provided electronically, we are able to make the most reliable and fair decisions possible.

Q: Who controls what credit reference agencies are allowed to do with my data?

A: All organisations that collect and process personal data are regulated by the Data Protection Act 1998, overseen by the Office of the Information Commissioner. All credit reference agencies are in regular dialogue with the Commissioner. Use of the Electoral Register is controlled under the Representation of the People Act 2000.

Q: Can just anyone look at my data held at credit reference agencies?

A: No, access to your information is very strictly controlled and only those that are entitled to do so, may see it. Usually that will only be with your agreement or (very occasionally) if there is a legal requirement.

## Read this section very carefully

### What Lloyds Banking Group plc does

#### 1. When you apply to us to open an account, we will:

- a) Check our own records for information on:
  - ii) Your personal accounts;
  - ii) And, if you have one, your spouse/(personal) partner's personal accounts (A personal partner will be someone with whom you have a relationship that creates a joint financial unit in a similar way to a married couple.  
  
You will normally, but not necessarily, be living at the same address. It is not intended to include temporary arrangements such as students or flat sharers);
  - iii) If you are a director or partner in a small business we may also check on your business accounts (A small business is defined as an organisation, which might be sole trader, partnership or a limited company that has three or less partners or directors).
- b) Search at credit reference agencies for information on:
  - i) Your personal accounts;
  - ii) And, if you have ever done the following we will check your financial associate's personal accounts as well:
    - Made a joint application now;
    - Previously made joint applications;
    - Have joint account(s);
    - Are financially linked (Credit reference agencies may link together the records of people that are part of a financial unit. They may do this when people are known to be linked, such as being married or have jointly applied for credit or have joint accounts. They may also link people together if they, themselves, state that they are financially linked.)
    - If there is insufficient information to enable us to assist you, we may also check other members of your family;
    - If you are a director or partner in a small business we may also check on your business accounts;
    - Search at fraud prevention agencies for information on you and other members of your household and your business (if you have one).

## 2. What we do with the information you supply to us as part of the application:

- a) Information that is supplied to us will be sent to the credit reference agencies.
- b) If you tell us that you have a spouse or (personal) partner, we will:
  - i) Search, link and/or record information at credit reference agencies about you both.
  - ii) Link joint applicants and/or any individual identified as your spouse or partner, in our own records.
  - iii) Take both your and their information into account in future applications by either or both of you.
  - iv) Continue this linking until the account closes, or is changed to a sole account and one of you notifies us that you are no longer linked.

### **So you must be sure that you have their agreement to disclose information about them**

- c) If you give us false or inaccurate information and we suspect fraud, we will record this and may also pass this information to financial and other organisations involved in fraud prevention to protect us, them and our respective customers from theft and fraud.
- d) Your data may also be used by this organisation, to offer you other products, but only if you have given your permission.

## 3. With the information that we obtain we will:

- a) Assess this application for credit and/or;
- b) Verify your identity and the identity of your spouse, partner or other directors/partners and/or;
- c) Undertake checks for the prevention and detection of fraud and/or money laundering.
- d) We may use scoring methods to assess this application and to verify your identity.
- e) Manage your personal and/or business account (if you have one) with us.
- f) Undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services.
- g) Any or all of these processes may be automated.

#### 4. What we do when you have an account:

- a) Where you borrow or may borrow from us, we will give details of your personal and/or business account (if you have one), including names and parties to the account and how you manage it/them to credit reference agencies.
- b) If you borrow and do not repay in full and on time, we will tell credit reference agencies.
- c) We may make periodic searches of our Group records, credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding your identity and also credit, including whether to make credit available or to continue or extend existing credit.
- d) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover payment.

### What credit reference agencies do

#### 5. When credit reference agencies receive a search from us they will:

- a) Place a search "footprint" on your credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.
- b) Link together the records of you and anyone that you have advised is your financial associate including previous and subsequent names of parties to the account. Links between financial associates will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies.

#### 6. Supply to us:

- a) Credit information such as previous applications and the conduct of the accounts in your name and of your associate(s) (if there is a link between you – see 1b above) and/or your business accounts (if you have one).
- b) Public information such as County Court Judgments (CCJs) and bankruptcies.
- c) Electoral Register information.
- d) Fraud prevention information.

#### 7. When information is supplied by us, to them, on your account(s):

- a) Credit reference agencies will record the details that are supplied on your personal and/or business account (if you have one) including previous and subsequent names of parties to the account and how you manage it/them.
- b) If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt.
- c) Records shared with credit reference agencies remain on file for 6 years after they are closed whether settled by you or defaulted.

#### 8. How your data will NOT be used by credit reference agencies:

- a) It will not be used to create a blacklist.
- b) It will not be used by the credit reference agency to make a decision.

#### 9. How your data WILL be used by credit reference agencies:

- a) The information which we, other organisations and fraud prevention agencies provide to the credit reference agencies about you, your financial associates and your business (if you have one) may be supplied by credit reference agencies to other organisations and used by them to:
  - i) Verify your identity if you or your financial associate applies for other facilities including all types of insurance applications and claims.
  - ii) Make decisions on credit, credit related services and on motor, household, life and other insurance proposals and insurance claims, about you, your partner, other members of your household or your business.
  - iii) Trace your whereabouts and recover payment if you do not make payments that you owe.
  - iv) Conduct checks for the prevention and detection of crime including fraud and/or money laundering.
  - v) Manage your personal, your partner's and/or business account (if you have one).
  - vi) Manage your personal, your partner's and/or business insurance policies (if you have one/any).
  - vii) Undertake statistical analysis and system testing.
- b) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
- c) Your data may also be used to offer you other products, but only if you have given your permission. That will be on the front of any form that you have completed.

## How to find out more

You can contact the three agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

CallCredit	Equifax PLC	Experian
Consumer Services Team	Credit File Advice Centre	Consumer Help Service
PO Box 491	PO Box 3001	PO Box 8000
Leeds	Bradford	Nottingham
LS3 1WZ	BD1 5US	NG80 7WF
Tel <b>0870 0601414*</b>	Tel <b>0870 010 0583*</b>	Tel <b>0870 241 6212*</b>
<b><a href="http://www.callcredit.plc.uk">www.callcredit.plc.uk</a></b>	<b><a href="http://www.myequifax.co.uk">www.myequifax.co.uk</a></b>	<b><a href="http://www.experian.co.uk">www.experian.co.uk</a></b>

If you have been refused credit you can get advice from your local Trading Standards Department, Citizens Advice Bureau or Consumer Advice Centre and the agencies' websites. The Information Commissioner also produces a useful leaflet entitled 'Credit Explained'. You can obtain a free copy on the Commissioner's website or by telephoning 0870 600 8100\*.

\*Calls to 0845 and 0870 numbers from BT landlines will cost a minimum of 8p per minute. Calls from other telephone companies will vary. The call price is correct at November 2006.

## Fraud Prevention Agencies

We have systems that protect our customers and ourselves against fraud and other crime. Customer information can be used to prevent crime and trace those responsible. We may check your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please telephone us on 0845 604 5494 if you want to have details of those credit reference agencies and fraud prevention agencies from whom we obtain and with whom we record information about you. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. You have a legal right to these details.

## **Anti-Money Laundering and local statutory obligations**

To comply with money laundering regulations, there are times when we need to confirm (or reconfirm) the name and address of our customers. This information may be shared with other Lloyds Banking Group plc companies. For more details about identity checks, please refer to 'Money laundering... how it affects you' on page 7.

Some Legislation obliges us to disclose information about our customers to certain bodies with statutory powers.

## **E-mail**

If you e-mail us, or give us your e-mail address, we will keep a record of it. We may use it to contact you occasionally about other products and services which may interest you, unless you ask us not to do so. We will not give your e-mail address to any unauthorised third parties. When e-mailing us, always use the e-mail facility on our websites to make sure that the content of your e-mail is secure. If you send us e-mail in other ways, remember that it will be 'insecure' and could be intercepted. If you do send us 'insecure' e-mail, please keep the amount of confidential information you include to a minimum. We will do likewise when we reply.

## **Phone calls**

We may record phone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

## **Responsibility for customer confidentiality**

Our employees are personally responsible for maintaining customer confidentiality. We provide training and education to all our staff to remind them about their obligations. Our policies and procedures are regularly audited and reviewed.

## **Sensitive information**

The Data Protection Act defines certain information as 'sensitive' (racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences). If you apply to us for insurance, a pension, health insurance or life assurance, we may ask you for some 'sensitive' details. We will only use this information to provide the service you require and we will ask for your explicit consent. As an Lloyds Banking Group plc customer, there may be times when you give us sensitive information. We may share it with other parts of the Lloyds Banking Group plc group and our subcontractors to keep your records up to date. Some transactions that you (or an additional cardholder) make on a card account may cause sensitive or confidential details to appear on your statement. If your card is used for such transactions, we believe that the details appear on your statement with your explicit consent.

## **Business customers**

The Data Protection Act does not generally apply to companies but it does cover sole traders and partnerships. When we receive an application from a business we may perform a search with a credit reference agency on the individual company directors or partners.

## **Money laundering... how it affects you**

When you open an account with us, you will be asked to provide information or documents to confirm your identity. This will happen whether you are applying to be a new customer with us or have been one for some time. We ask for this information to comply with money laundering regulations and to help stop criminals using financial products or services to launder money.

As well as our legal responsibility, our aim as a major bank is to do all we can to combat financial crime and protect our customers from fraud.

The regulations also protect you from criminals who might otherwise falsely use your name, without you ever knowing.

Criminals need to hide the money they make from their illegal activities so it can't be traced by the authorities. They may do this by trying to get their money into a bank, often using a false name and address, because once the money is in the financial system, it's harder to track down and confiscate.

Where more than one person is applying, we may need to confirm the name and address of each of you.

Special rules apply in some cases, for example, for non-personal accounts, and where the application is made on behalf of a trust or if you are acting under a power of attorney. Please ask for more information.

### **Identity check**

If you were 'introduced' to us by a third party and/or have a relationship with or are supporting one of our affinity partners, we will give them your contact details and sufficient information about you to help with their accounting and administration. Introducers or affinity partners may use these details to contact you about products and services unless you have asked them not to do so.

## Your personal details

As part of our security checks, we'll usually ask you for the following information:

- Your name and address
- Your nationality and country of residence
- Your date of birth
- Your occupation
- How you expect to fund your account.

## Giving us proof

Proving your identity is simple. Each applicant just needs to show us a couple of documents containing your name and address. The types of documents we accept are common to most people, so you shouldn't have any difficulty producing at least two of them.

To comply with Regulatory obligations it will be necessary to retain copies of documents you may provide to verify your name or address. You can provide us with proof of your name and address either in person at either Jersey or Isle of Man office or by post.

## Jersey and Isle of Man residents

All you need do is show us one original document from the name list. Once we've taken a copy, we'll give it straight back to you.

## By post

If you are providing proof of your name and address by post, we will need to see two certified copies of original documents from the lists below, one from the name list and one from the address list. These must be two separate documents.

Please note that you can't use the same document to confirm both your name and address.

In this leaflet, we have used 'account' to cover most of the products and services we offer.

## To confirm your name

- Current full-signed passport
- Current Government Identity Card
- Current UK, Jersey, Isle of Man or EEA Photo Card driving licence (full only) and no older than 10 years from date of issue.

### To confirm your address

- Recent systems-generated or signed documentation from a regulated financial services sector firm indicating that the account/investment/insurance relationship exists and which contains your address
- Current local authority tax bill
- Current UK or EEA Photo Card driving licence (full or provisional) and no older than 10 years from the date of issue
- Current UK (old paper style) full driving licence (old style provisional is not acceptable)
- Current Government issue Identity Card
- Recent utility bill, utility statement or certificate from a supplier of utilities confirming the arrangement to pay for the services on pre-payment terms (includes landline telephone/landline cable company bills, but excludes all mobile telephone bills)
- Solicitor's letter confirming recent house purchase or land registry confirmation (previous address must also be verified)
- Revenue correspondence addressed to the applicant at the applicant's stated address (provided that Revenue Tax Notifications have not been used as evidence of proof of name).

### Certified Documents

A suitable certifier will certify that she or he has seen original documentation, has met the individual (where evidence of identity contains a photograph), confirms that the photograph is a true likeness of the individual concerned and that the copy document provided (which he or she certifies) is a complete and accurate copy of that original. The certifier will sign and date the copy document, print his or her name clearly in capitals underneath the signature and indicate his or her position or capacity.

### Got a problem?

Don't worry if you're unable to provide any of the standard documents. For example, we realise that you may not have a passport or driving licence, or any bills or statements addressed to you because accounts may be held in your partner's name.

There are other documents we might be able to accept, and we have other ways of confirming your name and address, such as checking the Electoral Register. **So just tell us your situation and we'll advise you.**

## **Peace of mind**

The security steps we take when opening your account are a legal requirement, and if you cannot give us satisfactory proof of your identity, we are not allowed to open an account for you. Please remember the security checks are also for your own protection and we hope they will also give you peace of mind.

## **International transfers**

To comply with anti-money laundering and anti-terrorism laws,

1. Remittance messages in respect of UK and International Transfer of Funds must now contain your address or your date and place of birth; this will be seen by the beneficiary's bank and may be made available by them to other parties.
2. Personal information relating to individuals named in transfer requests may be processed for the purposes of complying with applicable laws, including without limitation anti-money laundering and anti-terrorism laws and regulations, and fighting crime and terrorism. This may be disclosed to any government entity, regulatory authority or to any other person we reasonably think necessary for those purposes. This may mean that personal information will be transferred outside of Isle of Man, Jersey or the EEA (European Economic Area which comprises the 25 member states of the European Union, together with Iceland, Liechtenstein and Norway.) to countries which do not provide the same level of data protection as we do.

#### **About Us**

Bank of Scotland International is a registered business name in Jersey and the Isle of Man for Lloyds TSB Offshore Limited. Lloyds TSB Offshore Limited. Registered Office: PO Box 160, 25 New Street, St Helier, Jersey JE4 8RG. Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission.

The Isle of Man branch of Lloyds TSB Offshore Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business and is registered with the Insurance and Pensions Authority in respect of General Business. Business Address: PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

Bank of Scotland International is a registered business name in Jersey and the Isle of Man for Bank of Scotland plc, regulated by the UK Financial Services Authority and part of the Lloyds Banking Group. Registered in Scotland No.SC327000. Registered Office: The Mound, Edinburgh, EH1 1YZ.

Bank of Scotland plc is regulated by the Jersey Financial Services Commission and licensed by the Isle of Man Financial Supervision Commission to take deposits. The principal business address in the Isle of Man for Bank of Scotland plc is Evergreen House, 43 Circular Road, Isle of Man, British Isles.

#### **Financial**

Lloyds TSB Offshore Limited places funds with other parts of the Lloyds Banking Group and thus its financial standing is linked to that of the Lloyds Banking Group. Prospective depositors should satisfy themselves as to the financial standings of Lloyds TSB Offshore Limited and its parent based upon publically available information. An abridged version of Lloyds TSB Offshore Limited's latest financial statements is available on [www.lloydstsb-offshore.com](http://www.lloydstsb-offshore.com)

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LOOK AT THINGS DIFFERENTLY  
 **BANK OF SCOTLAND**