Danske Bank

A guide to how we and credit reference agencies and fraud prevention agencies use your personal information

If you have any questions about how we use your personal data, including your privacy rights, and full contact details for our Data Protection Officer are available in the Bank's Privacy Notice.

What is a Credit Reference Agency (CRA)?

CRAs collect and maintain information on consumers' and businesses' credit behaviour, on behalf of organisations in the UK.

What is a Fraud Prevention Agency (FPA)?

FPAs collect, maintain, and share information on known and suspected fraud. Some CRAs also act as FPAs.

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

When you apply to us, we check our own records and contact CRAs to get information on your credit behaviour with other organisations. This helps us make the best possible assessment of your financial situation before we make a decision.

Where do they get the information?

They gather information from various sources including:

a. Publicly available information such as the electoral register from local authorities, county court judgments from Registry Trust, and bankruptcy orders (and other similar orders) from the Insolvency Service.

b. Fraud information from FPAs.

c. Credit information from applications to banks, building societies, credit card companies, and how those accounts have been managed.

d. Other data sources, such as open banking and gambling organisations.

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How will I know if you are sending my information to a CRA or FPA?

We will inform you when you apply for an account if we are going to share your information to a CRA or an FPA. The next section of this document will explain how, when, and why we will search at CRAs and FPAs and what we will do with the information we get from them. We will also tell you if we plan to send information about you or your business's payment history to CRAs. You can ask us at any time which CRAs and FPAs.

Why do you use my information in this way?

We and other organisations want to make the best possible decisions we can, to ensure 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 make sure that we all make responsible, fair, and quick decisions using the most up-to-date information.

Our lawful bases for processing your personal data with CRAs and FPAs.

We rely on a range of lawful bases including contractual necessity, legal obligations, and legitimate interests. Further details are set out in our Privacy Notice

Who controls what these agencies are allowed to do with my data?

All organisations that collect and process personal data are regulated by the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act (2018), overseen by the Information Commissioner's Office. All CRAs regularly consult the Commissioner. The use of the electoral register by agencies is controlled by the Representation of the People Act 2000.

Can just anyone look at the information the CRAs hold about me?

No. Access to your information is very strictly controlled. Only authorised organisations and individuals can access your information, and only where there is a lawful basis to do so — for example, where you have applied for credit or other services, where access is needed to manage an account, prevent fraud, comply with legal or regulatory obligations, or where you have given consent where required.

Read this section very carefully, as it will vary from lender to lender

What we do

1. When you apply to us to open an account, we will do the following.

a. **Check our own records** for information on your personal accounts, your financial associates' personal accounts (if this applies), and your business accounts if you are an owner, director, or partner in a small business.

- A financial associate will be someone you have a personal relationship with that creates a joint financial unit in a similar way to a married couple. You will have been living at the same address at the time. It does not include temporary arrangements such as those between students, people who share a rented flat, or business relationships.

- A small business is an organisation (a sole trader, partnership, or a limited company) that has three or fewer partners or directors.

b. **Search at CRAs** for information on your personal accounts; your financial associates' personal accounts, if you are making a joint application now or if there has been joint financial activity in the past; other members of your family if necessary (rare cases); and your business accounts if you are a director or partner in a small business.

c. **Search at FPAs** for information on you, any addresses you have lived at, and your business (if applicable).

2. What we do with the information you give us as part of the application?

a. We will send your information to the CRAs.

b. If you are making a joint application or tell us that you have a husband, wife, civil partner, or financial associate, we will:

i. Search, link, and record information at CRAs about you both.

ii. Link your records with the records of any person you identify as your financial associate.

iii. Take both your and their information into account in applications you or they or both of you make in the future.

iv. Continue this linking until the account is closed or is changed to a sole account and one of you tells us that you are no longer linked.

Note: You must have the authority to provide information about another person and should ensure they are aware their information will be used in this way.

c. If you give us false or inaccurate information and we suspect or identify fraud, we will record this and may also pass this information to FPAs, and other organisations involved in preventing crime and fraud.

d. We may also use your information to offer you other products, but only if you have given your consent.

3. With the information that we gather, we will:

a. Assess your application for credit (sometimes using scoring methods) taking into account any potential financial vulnerabilities.

b. Check details on applications for credit and credit related facilities or other facilities.

c. Confirm your identity and the identity of your spouse, civil partner, partner or other directors and partners (sometimes using scoring methods).

d. Carry out checks to prevent and detect crime, fraud, and money laundering.

e. Manage your personal and business accounts (if you have one) with us.

f. From time to time, analyse statistics or carry out testing to make sure existing and future products and services we provide are accurate.

Note: Any or all these processes may be carried out as part of an automated system. Further details are available in the Bank's Privacy Notice.

4. What we do when you have an account with us.

a. If you borrow or may borrow from us, we will give CRAs details of your personal and business accounts (if you have one), including account names, details of the people who hold those accounts with you, and information on how you manage the accounts.

b. If you borrow money and do not repay it in full and on time, we will tell the CRAs.

c. We may regularly search our own group records and the records of CRAs to manage your account with us, including whether to make credit available or to continue or extend existing credit. We may also carry out checks at FPAs to prevent or detect fraud.

d. If you have borrowed from us and do not make payments that you owe us, we will trace where you are and recover the money from you.

What credit reference and fraud prevention agencies do

5. When CRAs receive a search from us, they will do the following.

a. Place a search 'footprint' on your credit file, whether you or we go ahead with your application or not. If the search was for a credit application, other organisations may see the record of that search (but not the name of the organisation that carried it out) when you apply for credit in the future.

b. Link the records of you and anyone you have identified as your financial associate, including the names (and later or previous names) of other people who hold those accounts with you. Links between financial associates will stay on your and their files until you or they successfully file for a disassociation (to break the link) with the CRAs.

   i. Financial associates can 'break the link' between them if their circumstances change and they are no longer a financial unit. They should apply for their credit file from a credit reference agency and file for a 'disassociation.'

6. The CRAs will give us:

a. Credit information, such as previous applications you have made and how you and your financial associates (if applicable) have managed your and their accounts (including business accounts).

b. Public information, including county court judgments (CCJs) and bankruptcies.

c. Electoral register information.

d. Information to help prevent fraud.

7. When we give the CRAs information about your personal and business accounts (if this applies to you), the CRA will:

a. Record these details, including any previous and later names that have been used by the account holders and how you or they manage your account(s).

b. Make a record of the debts you still have left to pay if you borrow money and do not repay it in full and on time.

Note: CRAs will retain information for up to six years after accounts are closed.

8. CRAs will not use your information to:

a. Create an exclusion list.

b. Or make a decision.

9. How the information provided to the CRAs about you, your financial associates, and your business (if you have one), which is supplied by CRAs to other organisations is used by them:

a. To prevent crime, fraud, and money laundering (for example, by checking the details you have provided on applications for credit and credit-related facilities or other facilities).

b. To check how you have managed your credit and credit-related accounts.

c. To check your identity if you or your financial associate applies for other facilities.

d. To make decisions on credit and credit-related services about you, your partner, other members of your household or your business.

e. To manage your personal, your partner's and your business (if you have one) credit or credit-related account or other facilities.

f. Trace where you are and recover debts that you owe.

g. To perform statistical analysis and system testing.

10. How the information provided to the FPAs about you, your financial associates, and your business (if you have one), which is supplied by FPAs to other organisations is used by them and us:

a. To prevent crime, fraud, and money laundering by, for example:

i. Checking details provided on applications for credit and credit related facilities or other facilities.

ii. Managing credit and credit related accounts or facilities.

iii. Cross-checking details provided on proposals and claims for all types of insurance.

iv. Checking details on applications for jobs or when checked as part of employment.

b. To check your identity if you or your financial associate applies for other facilities, including all types of insurance proposals and claims.

c. To trace where you are and recover debts that you owe.

d. For other checks to prevent or detect fraud.

e. To perform statistical analysis and system testing.

Note: Law enforcement agencies may access and use this information. We and other organisations may access and use the information recorded by FPAs from other countries, subject to appropriate safeguards in line with UK data protection law.

How to find out more

You can contact the CRAs currently operating in the UK for a copy of the information they hold about you.

The contact details for the major CRAs are:

- TransUnion, TransUnion, Consumer Services Team, PO Box 647, Unit 4, Hull, HU9 9QZ; Phone: 0330 024 7574 or visit https://www.transunion.co.uk/consumer/consumer-enquiries

- Equifax, Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS; Phone 0800 014 2955 /0333 321 4043 or visit https://www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions

• Experian, PO Box 9000, Nottingham NG80 7WF; Phone 0344 481 0800 or visit https://www.experian.co.uk

• Dun & Bradstreet Ltd, The Point, 37 North Wharf Road, London, W2 1AF; Phone 0800 001234 or visit https://www.dnb.co.uk

• Creditsafe (UK), Ty Meridian, Cardiff Gate Business Park, Malthouse Avenue, Pontprennau, Cardiff, CF23 8BA; Phone 02920 886 500 or visit https://www.creditsafe.com/gb

Danske Bank shares personal information with major CRAs such as Experian, Equifax, and TransUnion. This includes details like account balances and payment behaviours, which help assess the creditworthiness of our personal customers.

For business customers, we also provide account information to Dun & Bradstreet and Creditsafe.

We share this information to enhance credit assessments and support responsible lending practices, ensuring that our customers are visible to potential lenders and can manage their credit profiles effectively.

If you want to receive details of those FPAs from whom we obtain and with whom we record information about you, contact/write to us at Danske Bank, Donegall Square West, Belfast BT1 6LT. You have a legal right to these details.

Northern Bank Limited is owned by Danske Bank A/S. You can ask for a complete list of the companies in the Danske Bank Group at any time by writing to us at the address above.

We are committed to protecting your personal data and ensuring transparency in how it is used. This guide should be read alongside our full Privacy Notice available on our website.