How we use your Personal Information if you are aged 16-17

Correct as at – 1 July 2026

To read this on our website, you can visit our dedicated Privacy Notice page.

Data Protection Privacy Notice

This notice explains how we collect, create, use, share, store, and delete your personal information. It sets out your rights under UK data protection law and regulation.

We are required to update this notice from time to time. If any changes significantly affect you, we'll let you know so you can exercise your rights.

This privacy notice applies to anyone under the age of 18, including:

- **Existing customers**
- **Previously a customer**
- **Applying to be a customer**

This notice applies to Danske Bank UK, the trading name of Northern Bank Limited, a member of the Danske Bank Group (the Group). Companies within the Group will also look after your personal information based on this privacy notice.

The Bank has appointed a Data Protection Officer (DPO) who you can reach at:

Data Protection Officer, Danske Bank, Donegall Square West, Belfast, BT1 6JS or by emailing us at yourprivacyrights@danskebank.co.uk.

Your Rights

Under the UK Data Protection Act you have certain rights regarding your personal information, including the following:

- **Right of Access** – You can ask if we process your personal information and request a copy
- **Right to Rectification** – If you believe the personal information we hold about you is wrong, you can ask us to fix it
- **Right to Erasure** – You can ask us to delete your personal information. We will do so if no other reason requires us to keep it
- **Right to Restrict Processing** – You can ask us to stop temporarily or permanently processing your personal information. Please note that this may prevent us from providing an account or service
- **Right to Object to Processing** – You can object to processing of your personal information under certain circumstances
- **Right to Data Portability** – You can ask us to transfer your personal information to another party
- **Right to Withdraw Consent** – If we needed your agreement to process your personal information, you could withdraw it at any time
- **Right to Object to Marketing** – You can ask us to stop processing your personal information for marketing purposes. (For anyone under 18 we automatically mark the account as 'No' to marketing.)
- **Right Not to Be Subjected to Automated Decision-Making** – You can request human involvement in any decision that would have a legal effect on you

More information on all your rights can be found on the Information Commissioner's website, ico.org.uk/for-the-public/.

Exercising your rights is usually free and you can do this by writing to our Data Protection Officer at Danske Bank, Donegall Square West, Belfast, BT1 6JS, or email us at: yourprivacyrights@danskebank.co.uk.

Personal information we collect

Depending on the services you use, or you are interested in, we will collect and process only the personal information required to provide those products and services. This may include the following:

- **Personal Details** – Such as your name and contact details (includes your address, email, and mobile phone number)
- **Education and Employment** – Details of your school, college, or employer
- **Family Details** – Information about your family and other relationships, including people allowed to act on your behalf
- **Account Information** – Details of your accounts and cards
- **Financial Information** – Your account transaction history
- **Additional Support Information** – Information about any extra help you need from us, for example if you need us to communicate with you in a different way or support you when using your account
- **Communications** – We keep records of communications between you and us, including documents we send, notes, emails, phone calls, digital chats, and meetings
- **Technical Information** – Information about the device, browser, or app you use, such as your IP address, device settings, and how you use online banking.
- **Images and Video Recording** – Pictures of you including copies of any ID and CCTV footage when visiting a branch or using a cash withdrawal machine
- **Legal and Regulatory** – Other information we need to comply with laws and regulations, which can be during an account application or when we are managing your account or service
- **Biometric Data** – In some account opening processes, we may ask for a selfie and a photo of your ID. We use this to check your identity and to keep your account safe and meet our legal responsibilities. If you choose to use fingerprint or facial recognition to access your account, this is managed through your own device settings.

Providing accurate information is essential to offering the best possible service. Please ensure the information you provide is correct and keep us up to date with any changes as soon as possible.

How we collect your personal information

We may collect your personal information in several ways:

Directly from you – This includes information you provide or that we collect when you use your account, such as

- Filling out application or other forms for our products or services
- Sending documents to us
- Using your accounts
- Talking to us on the phone (please note, calls may be recorded for compliance and service improvement purposes, and you'll always be notified when recording is taking place)
- Using our website, mobile applications, products, and services
- Communicating with us by letter, digitally or on social media

From the use of cookies – We use cookies and similar technologies on our websites and apps. (Cookies consist of small text files that websites place on your device when you visit them. These files are used to remember information about you, which help to personalise and improve your experience online.)

- Necessary cookies are set automatically, while all other cookies only work if you agree to them. Visit our Cookie Policy on our website for more details

From others – This includes

- Shops, banks, and payment service providers when you use your cards or other payment services
- Other people that are allowed to act on your behalf
- Those providing banking services or to prevent fraud, abuse, and loss

Why we collect and process your personal information

We only collect and use your personal information when the law allows us to. This means we must have a clear reason (known as a lawful basis), such as providing your account, following legal or regulatory requirements, keeping you safe from fraud, or where you have agreed to it. We list some examples and provide the reason we need your personal information:

- **To process applications** – We process your personal information for identification, verification, and anti-money laundering purposes when you apply for an account, as we have legal obligations. When we process your biometric data, we will ask you first, and we will not use biometric information to make important decisions about you without human involvement
- **To provide financial products** – We process your personal information when providing you with accounts and cards, based on our agreement with you when opening an account
- **To manage your accounts** – This includes making payments, customer advice, and managing your account, which we do under legal obligations and because we have our own good reason (known as legitimate interest)
- **Sharing information with others** – This could be with other parts of Danske Bank or someone that provides us with a service, allowing us to provide you with agreed accounts or services
- **To communicate with you** – We use your personal information to communicate about the products or services you have or have requested, or to send you information, such as statements and service updates. We do this under our agreed arrangement with you and to comply with legal obligations
- **To prevent fraud** – We conduct certain measures on card and account transactions, to identify unusual or suspicious use, which we do to comply with legal obligations and due to our desire to keep you safe
- **For video surveillance** – We record images when you are in our branches, use our cash machines, and at our counters, to provide security for staff and customers, to comply with legal obligations and to protect you.

- **Legal Obligations** – We process your personal information when required to comply with our banking regulations and legal obligations

We try not to collect or process any sensitive personal data (also known as special category data). However, on exceptional occasions we may become aware of sensitive personal data, such as medical details, which will only ever be processed with your agreement or where we must do so by law.

Where the collection of sensitive personal information is undertaken based solely on your agreement, you have the right to remove that agreement at any time. Although if you withdraw your agreement, we might not be able to provide you with specific services or products.

For further information on reasons for processing personal data (lawful bases), you can refer to the ICO website.

We are committed to using your personal information in a way that is fair and appropriate for your age. We design our services to make sure your information is not used in a way that could unfairly affect you.

Others that we share your personal information with

There are circumstances where we need to provide information to others to help us manage your account, when it's in your interest, and/or when we need to be able to provide agreed services. Or where we have a legal or regulatory obligation. Examples of when we share personal information include:

- **Other parts of the Danske Bank Group** – We share personal information to provide you with the products and services you require
- **Local and national crime authorities** – The reporting of unusual activity that could indicate criminal or fraudulent activity as part of our legal obligations
- **Payment service providers** – We share personal information to allow you to make payments, including identity verification
- **Joint account holders** – Anyone with whom you hold a joint account will receive transactional information, which may include your personal information

- **Other service providers** – We share personal information with those that provide all or parts of services. These parties are obliged to keep your personal information confidential
- **Card producers** – We share personal information to produce new or replacement cards
- **Other people that you authorise** – This includes anyone that you have agreed can receive your personal information
- **Regulators and Public Authorities** – Any UK authority that we have an obligation to share your personal information with
- **Research and statistical purposes** – We may share your information where it is in the public interest

Transfer of personal data outside of the UK

Your personal information may be transferred outside of the UK, which for accounts held by under 18s, will usually be to Danske Bank Group companies that are mainly based within the European Economic Area (EEA).

For any transfers outside the UK or the EEA, we ensure that our transfer of your personal information is completed within UK regulations. You can read more on personal data transfers on the ICO's website.

How long we keep your personal information

We keep your personal information for as long as we have a valid reason, or as required by law. This means we usually keep most of your personal information for as long as you're a customer. After you stop being a customer, we continue to store your personal information for up to 7 years for the following reasons:

- **Complaints** – To respond to any complaint, or to demonstrate that we treated you fairly
- **Research** – To analyse personal information for research purposes

- **Regulatory Compliance** – To comply with banking and legal requirements

If you have applied to be a customer but don't end up becoming a customer, any personal information you shared may be stored for up to 12 months, depending on the product or service you enquired about.

Once we no longer need to keep your personal information, we will permanently delete or destroy it or change it in a way that means we never know to whom it belonged.

Profiling and automated decision-making

We sometimes use systems to look at how your account is used to help prevent fraud or keep your money safe. This is known as profiling.

These checks help us identify unusual or suspicious activity. We do not make important decisions about you based on automated systems without human involvement.

You have the right to ask for a person to review a decision if you are unhappy with it.

Use of Artificial Intelligence (AI)

We may use AI tools to help improve our services and protect your account.

Before using AI, we carefully assess any risks to your privacy and make sure your information is handled safely.

If we use AI in a way that has a significant effect on you or how your personal information is used, we will let you know.

Contact details and how to complain

We always welcome your queries regarding your personal information or privacy rights. You can reach us by writing to:

Data Protection Officer, Danske Bank, Donegall Square West, Belfast, BT1 6JS Or

email us at yourprivacyrights@danskebank.co.uk.

We strive to maintain a high standard of service. However, if you have concerns about how we manage your personal information or privacy rights, we are committed to addressing them promptly and effectively. If you wish to register a complaint, please provide detailed information, including your account details, a summary of your complaint, and any actions taken thus far. Use the contact details provided above.

Should you remain unhappy with how we managed your personal information, respected your privacy rights, or resolved your complaint, you have the right to complain to the Information Commissioner’s Office. You can contact them by writing to:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF