

# General Data Protection Regulation

## Fact sheet

# General Data Protection Regulation

This guide provides information on the new regulation, the changes we have made and what this means for you and your clients.

## What is GDPR?

On 25 May 2018 the General Data Protection Regulation (GDPR) replaced the UK Data Protection Act 1998 (DPA).

GDPR updated existing data protection law by strengthening people's rights, increasing expanding regulator enforcement powers and compliance obligations.

GDPR changes the way data relating to an individual should be handled – with potentially significant implications for any business that breach GDPR guidelines.

GDPR also impacted how organisations control and govern activities on how they process personal data.

## What does this mean for you?

Well the good news is that there is very little change to the way that you submit business.

Our aim is to keep any changes to our process to a minimum and make it as seamless as possible.

## DIP Process Changes

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### Terms of Business

We have aligned the Terms of Business, which you accept as part of the DIP process, with GDPR to include each of our responsibilities.

## 2

## Privacy notice

Our view is that the applicant(s) should be aware of the Privacy Notice at the point where you share their data with us and it is therefore **your responsibility** to provide a copy of our Privacy Notice to the applicant(s).

We have added a useful link at the start of the DIP application screen. This will link to our Privacy Notice and you will be able to view, print and email the document or link to the applicant(s).

Please also refer to section 5 'Provision of Third Party Privacy Notice for other occupants'.



### Applicants

Number of applicants \*

☒ 1

☐ 2

### Privacy Notice

In order to comply with the General Data Protection Regulation please ensure that you provide the applicant(s) with a copy of the Privacy Notice before you continue to capture their personal details. The Privacy Notice can be found [here](#).

### Personal details

Existing West Brom customer \*

☐ Yes ☒ No

Title \*

First name \*

Middle name(s)

Surname \*

Date of Birth \*

Planned retirement age \*

Nationality \*

Marital status \*

Sex \*

Time with current bank \*

Years  Months

## Data Protection, Credit Scoring and Fraud Prevention

Following the introduction of the Privacy Notice, the onscreen declaration has been amended to reflect the requirements of GDPR.



### Data Protection, Credit Scoring and Fraud Prevention

IT IS IMPORTANT THAT YOU READ THIS INFORMATION TO THE APPLICANT(S). BY SUBMITTING THIS APPLICATION, YOU ARE CONFIRMING THAT THE APPLICANT(S) UNDERSTANDS THAT WE CAN USE THEIR INFORMATION IN THIS WAY

In order to process your application and manage your account, any information provided by you may be held by West Bromwich Building Society (as Data Controller) in our records and may be shared within West Bromwich Building Society Group of companies, as well as with Fraud Prevention Agencies and Credit Reference Agencies. For further information about how we will use your personal information and your rights under Data Protection legislation, please read the Privacy Notice that has been provided to you.

If you have any questions about the information provided, please write to the Data Protection Officer at West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF.

☐ By checking the box you confirm that the Applicant(s) understands the declaration set out above. \*

\* Mandatory fields

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## FMA Process Changes

We have updated the **Marketing Consent** to ensure it meets the new standards. This means the applicant(s) are now required to opt in to receive marketing from us.



### Marketing consent

The Society would occasionally like to keep applicants up to date with details of products and services by email, telephone or post. The Society will not sell an applicants details to any company for their own use, but it may pass details to i) its subsidiary companies and ii) mailing houses (who enable us to send our direct marketing communications to our customers).

Please select Yes below if your applicant **would like** to receive such direct marketing communications

☐

No

☐

Yes

The Standard Declaration Form has been updated to reflect the requirements of GDPR.

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### Provision of Third Party Privacy Notice for other occupants

In addition to our standard **Privacy Notice** our **Third Party Privacy Notice** should also be provided to the applicant(s) where an 'other occupier' resides in the property over the age of 17 and not party to the mortgage. **You are responsible for providing a copy of, or link to, our Third Party Privacy Notice** and the applicant(s) are responsible for ensuring they share the information with the relevant parties.

This information is captured at FMA rather than DIP stage and a helpful email prompt will be sent to advisers at FMA submission to remind them of this requirement.

The **Third Party Privacy Notice** is available on [wbfi.co.uk](http://wbfi.co.uk) under the Literature tab or via this link [www.westbrom.co.uk/wbbsthirdpartyprivacynotice](http://www.westbrom.co.uk/wbbsthirdpartyprivacynotice)

## Data Controller or Processor

The West Brom is the data controller of any client data we process and you is the data controller in respect of any client data you process.



[wbfi.co.uk](http://wbfi.co.uk)



[ist@westbrom.co.uk](mailto:ist@westbrom.co.uk)



0345 241 3597

This information is for the use of professional intermediaries only.  
Criteria is subject to change, please check before submitting applications.