UBUK Privacy Statement

When does this Privacy Statement apply to you?
It applies if you are an individual customer, or a person associated with a corporate customer of Union Bank UK plc.

Personal data
Under the EU’s General Data Protection Regulation (GDPR) personal data is defined as:

“any information relating to an identified or identifiable natural person (‘data subject’); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person”.

How we use your information
This privacy notice tells you how we, Union Bank UK plc (“UBUK”), will collect and use your personal data for the provision of banking services to our customers, including personal banking, debit cards, buy to let mortgages and business banking, such as trade finance, treasury services, and commercial lending. It includes collection of data for activities such as cookies, complaints, and compliance with our regulatory obligations.

Why does UBUK need to collect and store personal data?
In order for us to provide you with the relevant banking service, we need to collect personal data for correspondence purposes and to enable us to provide you with the required services. In any event, we are committed to ensuring that the information we collect and use is appropriate for this purpose, and does not constitute an invasion of your privacy.

In terms of being contacted for marketing purposes, you would be required to provide your additional consent for UBUK to undertake this.

Will UBUK share my personal data with anyone else?
We may pass your personal data on to third-party service providers contracted to UBUK, in the course of dealing with you. Any third parties that we share your data with are obliged to keep your details securely, and to use them only to fulfil the service they provide you on our behalf. When they no longer need your data to fulfil this service, they will dispose of the data in line with UBUK’s procedures. If we wish to pass your sensitive personal data onto a third party we will only do so once we have obtained your consent, unless we are legally required to do otherwise.

How will UBUK use the personal data it collects about me?
UBUK will process (collect, store and use) the information you provide in a manner compatible with the EU’s General Data Protection Regulation (GDPR). We will endeavor to keep your information accurate and up to date, and not keep it for longer than is necessary. UBUK is required to retain information in accordance with the law, such as information needed for regulatory purposes.
Under what circumstances will UBUK contact me?
Our aim is not to be intrusive, and we undertake not to ask irrelevant or unnecessary questions. Moreover, the information you provide to us will be subject to rigorous measures and procedures to minimise the risk of unauthorised access or disclosure.

Can I find out the personal data that the organisation holds about me?
At your request, UBUK can confirm what information we hold about you and how it is processed. If UBUK does hold personal data about you, you can request the following information:

- The reasons your data is held by us.
- Contact details of the Data Protection Officer.
- The purpose of the processing as well as the legal basis for processing.
- If the processing is based on the legitimate interests of UBUK or a third party, information about those interests.
- The categories of personal data collected, stored and processed.
- Recipient(s) or categories of recipients that the data is/will be disclosed to.
- If we intend to transfer the personal data to a third country or international organisation, information about how we ensure this is done securely. The EU has approved sending personal data to some countries because they meet a minimum standard of data protection. In other cases, we will ensure there are specific measures in place to secure your information.
- How long your data will be stored.
- Details of your rights to correct, erase, restrict or object to such processing.
- Information about your right to withdraw consent at any time.
- How to lodge a complaint with the UK supervisory authority.
- Whether the provision of personal data is a statutory or contractual requirement, or a requirement necessary to enter into a contract, as well as whether you are obliged to provide the personal data and the possible consequences of failing to provide such data.
- The source of your personal data if it wasn’t collected directly from you.
- Any details and information of automated decision making, such as profiling, and any meaningful information about the logic involved, as well as the significance and expected consequences of such processing.

What forms of ID will I need to provide in order to access this information?
UBUK accepts the following forms of ID when information on your personal data is requested:
Passport, driving licence, utility bill (from last 3 months)

Our Data Protection Officer can be contacted as follows:

Data Protection Officer

Contact Name: Mr Jerold Williamson
Union Bank UK plc
1 Kings Arms Yard
London
EC2R 7AF
Email: dpo@ubnl.co.uk

Telephone: 020 7920 6100
Complaints
In the event that you wish to make a complaint about how your personal data is being processed by UBUK or a third party, or how your complaint has been handled, you have the right to lodge a complaint directly with the UBUK Data Protection Officer, whose details are shown above. If you remain dissatisfied with our response, you may contact the Information Commissioner’s Office (ICO). We will again provide you with the contact details of the ICO, when we provide you with our final response letter. For details of how you could raise your concerns with the ICO, click here: https://ico.org.uk/concerns/

Changes to this Privacy Statement
If we modify this Privacy Statement at any time we will place the modified versions on this website. We encourage you to regularly review this Privacy Statement to ensure that you are always aware of what personal information we collect and how we use, store and disclose your data.

Privacy Notice
Read more about how and why we use your data here.