

Classification: PUBLIC

PRIVACY NOTICE – WEBSITE AND MARKETING

1. ABOUT THIS NOTICE

This website is operated by Crown Agents Bank Limited (“**CAB**”, referred to in this notice as “**we**” within this notice), a UK bank authorised by the Prudential Regulation Authority and supervised by the Prudential Regulation Authority and the Financial Conduct Authority. We collect, use and are responsible for certain personal information about you when you use our website or provide information to us for marketing purposes, and when we do so we are regulated under the UK Data Protection Act 2018 and the UK General Data Protection Regulation (collectively, “**GDPR**”).

The purpose of this notice is to make you aware of how and why CAB will process your data when you use our website or when you provide personal data to us for marketing purposes (such as where you provide us with your contact information to receive our newsletter.) When CAB processes your data for these purposes, it is a “data controller” as defined within GDPR. This means that we are responsible for how we use the personal data we hold about you.

If you have any questions about this privacy notice, or you wish to exercise your privacy rights as set out in this notice, please contact our Data Protection Officer using the contact details set out below.

2. OUR COLLECTION AND USE OF YOUR PERSONAL DATA

We collect personal data about you when you access our website, register with us, and contact us. We collect this personal information from you either directly, or indirectly, such as through your browsing activity while on our website (see ‘Cookies’ below).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together as follows:

- **Identity data**, which includes your first and last name, and any personal data provided by you in your message to us.
- **Contact data**, which includes your email address, phone number or other contact information provided by you to us.
- **Technical data**, which includes your internet protocol (IP) address, your browser type and version, your time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access the Website.

We collect identity and contact data from you through your interactions with us, such as when you fill in a contact form via the website or at a marketing event. You may also correspond with us by email, post, phone, or social media platforms and provide identity data to us in that manner.

We collect technical and usage data from you through analytics providers, and by using cookies. More information about our use of cookies is available at:
<http://www.crownagentsbank.com/cookie-policy/>

We may also collect, use and share aggregated data such as statistical or demographic data for any purpose. Aggregated data may be derived from your personal data but is not considered personal data in law as this data does not directly or indirectly reveal your identity. For example, we may use aggregated data to calculate the percentage of users accessing a specific website feature. If we combine or connect aggregated data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice.

We do not collect any special categories of personal data about you through your use of the Website, nor do we collect any information about criminal convictions and offences.

3. HOW WE USE YOUR PERSONAL DATA

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform a contract, we are about to enter into or have entered into with you or an entity represented by you. For example, we may use identity data for this purpose.
- Where we need to comply with a legal or regulatory obligation.

The law requires us to have a legal basis for processing personal data. We rely on one of the following legal bases to use your personal data:

- Where you have given us your consent;
- Where it is necessary for compliance with a legal obligation; and
- Where it is necessary for the purposes of our legitimate interests (or those of a third party) but only if these are not overridden by your interests, rights or freedoms.

4. DIRECT MARKETING

During the [registration] process on our website when your personal data is collected, you will be asked to indicate your preferences for receiving direct marketing communications from Crown Agents Bank via [EMAIL, SMS, TELEPHONE, POST] **OR** You will receive marketing communications from us if you have requested information from us or purchased goods or services from us and you have not opted out of receiving the marketing.

We may also analyse your Identity data, Contact data and Technical data to form a view which product, services and offers may be of interest to you so that we can then send you relevant marketing communications.

5. OPTING OUT OF MARKETING

You can ask to stop sending you marketing communications at any time by following the opt-out links within any marketing communication sent to you or by contacting us at marcomms@crowนางentsbank.com.

If you opt out of receiving marketing communications, you will still receive service-related communications that are essential for administrative or customer service purposes.

6. COOKIES

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of the Website may become inaccessible or not function properly. For more information about the cookies we use, please see <http://www.crowนางentsbank.com/cookie-policy/>.

7. CHANGE OF PURPOSE

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

8. PROVIDING INFORMATION TO THIRD PARTIES

We ensure that any third-party service providers we use are required to take appropriate security measures to protect your personal data in line with our policies and we only permit them to process your personal data for specified purposes and in accordance with our instructions. We will not share any of the information you provide to us with any third parties for marketing purposes.

9. TRANSFER OF YOUR PERSONAL DATA OUTSIDE OF THE EEA

We do not currently envisage that we will need to transfer any of your personal data to which this notice applies outside the EEA. If in the future we decide to transfer personal data covered by this notice to external third parties based outside the EEA, we will ensure that adequate safeguards are in place, as required under the GDPR.

10. DATA RETENTION

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

11. DATA SECURITY

We have put in place security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need-to-know. They will only process your personal information on our instructions, and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

12. PROCESSING IN LINE WITH YOUR RIGHTS UNDER THE GDPR

Under certain circumstances, by law, you have the right to:

- **Request access** to your personal information (commonly known as a "data subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it;
- **Request correction** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected;
- **Request erasure** of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below);
- **Object to processing** of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground;
- **Request the restriction of processing** of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it;
- **Request the transfer** of your personal information to another party.
- **Withdraw consent** in the circumstances where you have provided your consent to the collection and use of your personal data; and

- **Complain to the Information Commissioner's Office** which is the supervisory authority for data protection in the UK.

13. DATA PRIVACY MANAGEMENT

We have appointed an internal team to oversee compliance with this privacy notice. If you have any questions about this privacy notice or how we handle your personal information, please contact us in the first instance: email: dataprotection@crownagentsbank.com; telephone: +44 (0)20 3903 3000.

If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we transfer a copy of your personal information to another party, please contact us in writing at:

dataprotection@crownagentsbank.com, or

Data Protection
Crown Agents Bank
3 London Bridge Street
London
SE1 9SG.

BREACHES OF DATA PROTECTION PRINCIPLES

We hope that we can resolve any query or concern you raise about our use of your information. If not, contact the Information Commissioner at <https://ico.org.uk/concerns/> or telephone: 0303 123 1113 for further information about your rights and how to make a formal complaint.

CHANGES TO THIS PRIVACY NOTICE

This notice was last updated on 23rd September 2024. We reserve the right to vary this notice from time to time by publishing a new version on our website.