



Savings and Investments Privacy Notice Summary

May 2023

1. INTRODUCTION

This document contains key information about how we, together with credit reference and fraud prevention agencies, use and share your personal data and the rights you have in respect of your personal data. It provides a summary of our full privacy notice for savings and investments, which contains more information on how we use your personal data. A copy is available at www.chartersavingsbank.co.uk/Legal/PrivacyNotice or you can ask us to send you a copy.

2. ABOUT US

OSB GROUP PLC is the London Stock Exchange listed entity and parent company for a specialist lending and retail savings group of companies (OSB Group) including OneSavings Bank plc and Charter Court Financial Services Limited, which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Subsidiaries and trading names in the OSB Group include:

- Charter Savings Bank
- Charter Court Financial Services Limited
- Kent Reliance, Kent Reliance Banking Services, krbs
- OneSavings Bank plc

We respect your right to privacy. If you have any questions or concerns about how we use your information, our Data Protection team will be happy to assist you. Please write to:

Group Data Protection Officer
OSB GROUP PLC
OSB House,
Quayside,
Chatham Maritime,
ME4 4QZ

Alternatively, you can email us at: dataprotection@osb.co.uk

3. COLLECTION, PROCESSING AND RETENTION OF YOUR PERSONAL DATA

We collect and use your personal data in accordance with our savings and investments privacy notice which can be found at www.chartersavingsbank.co.uk/Legal/PrivacyNotice or can be obtained by contacting us.

In Summary:

- We will receive personal data about you from a variety of sources including from you, information we collect about you when you use our banking services online, information we receive from other sources including from applicants or account holders, persons who represent or advise you including a person appointed under a Power of Attorney, your bank or building society, fraud prevention agencies, the Cash ISA Transfer Service, persons working on our behalf and providing services to us, market researchers, government, tax and law enforcement agencies and other companies within the OSB Group.
- We use information held about you in order to consider applications, provide services to you, to improve and market our services and to comply with legal and regulatory requirements (for example, anti-money laundering obligations).

4. LEGAL GROUNDS TO PROCESS YOUR PERSONAL DATA

Under applicable data protection law we may not process information about you unless we have a legal basis to do so. The legal bases on which we rely to process your personal data are:

- Processing of your data is necessary for the performance of a contract to which you are party to or to take steps at your request prior to entering into a contract.
- Processing of your data is necessary for compliance with a legal obligation which we are subject to.
- We have obtained your consent.
- Processing your data is necessary to protect your vital interests or the vital interests of another person.
- Processing of your data is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are outweighed by your interests, fundamental rights and freedoms.

5. WHO WE SHARE YOUR PERSONAL DATA WITH

We may share your personal information with any member of OSB Group, which means any subsidiaries, our ultimate holding company and its subsidiaries. We may also disclose your information to certain third parties such as suppliers, subcontractors, actual or potential business partners, credit reference agencies and fraud prevention agencies and other third parties we are legally required to share it with (e.g. our regulators).

Fraud prevention agencies are used to prevent fraud and money laundering and to verify your identity. If fraud is detected then certain services, finance or employment may be refused. Further information can be found in our full privacy notice.

6. WHERE PERSONAL DATA IS PROCESSED

Information which you provide to us is stored on our secure servers located in the UK. However, data that we collect from you may be also transferred to, or processed in, a destination outside the UK. In particular, we have operations centres in India which access and process data and we engage some third parties that may store or process personal data outside of the UK. Where it is we will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy notice. If you require further information as to where your personal data is transferred to, and the measures we have implemented to safeguard that information, please contact our Data Protection Officer.

7. HOW LONG PERSONAL DATA IS KEPT

We will retain information about you for the period necessary to fulfil the purposes for which the information was collected. After that, we will anonymise or delete it. The retention period may vary depending on the purposes for which the information was collected. Where a specific legal or regulatory requirement applies to your information we will retain it for at least the period of time specified. In the absence of a specific legal or regulatory requirement, we will usually retain your information for up to seven years following the end of your relationship with us or, in relation to certain mortgage lending, the closure of a specific mortgage account. However, we may occasionally be required to extend a retention period if the information is required for ongoing litigation, regulatory, tax or accounting purposes.

Please also note that fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

8. YOUR RIGHTS

You may have some or all of the following rights in respect of information that we hold about you: (i) request us to give you access to it; (ii) request us to rectify it, update it, or erase it; (iii) request us to restrict our using it, in certain circumstances; (iv) object to our using it, in certain circumstances; (v) withdraw your consent to our using it; (vi) data portability, in certain circumstances; (vii) opt out from our using it for direct marketing; and (viii) lodge a complaint with the Information Commissioner's Office. You may contact us using the details on our website or by contacting our Data Protection Officer directly to exercise any of these rights.

9. SECURE ONLINE SERVICES

We use appropriate technical and organisational measures to protect your information and our online banking services are provided using secure servers.

10. USE OF COOKIES

Cookies are small text files that web servers can store on your computer's hard drive when you visit a website. They allow the server to recognise you when you revisit the website and to tailor your web browsing experience to your specific needs and interests. If you wish to restrict or block the cookies which are set by us, you can do this through your browser settings. For more information on our use of cookies, please see the Cookies notice which can be found on our website.

We may update our privacy notice from time to time. Any changes we may make in the future will be posted on our website and we recommend that you revisit it from time to time to stay informed about how we use your information.