

Ulster Bank Ireland DAC Privacy Notice – Short form

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1. Who we are

- 1.1 Ulster Bank Ireland DAC is a private company limited by shares, trading as Ulster Bank, Ulster Bank Group and Banc Uladh. Ulster Bank Ireland DAC is a member of The Royal Bank of Scotland Group plc (“**the RBS Group**” or “**RBS**”) and is responsible for processing your information. In this notice, references to “we”, “us” or “our” “the bank” are references to Ulster Bank Ireland DAC. Our principle address is Ulster Bank Group Centre, Georges Quay, Dublin 2.
- 1.2 We respect your rights to privacy and to the protection of your personal information. The purpose of this privacy notice is to explain how we collect and use personal information for the provision of our products and services and the day to day running of our business. We would encourage you to read our full privacy notice on our website www.ulsterbank.ie/privacy, which contains more information about the purposes for which we process your information and your rights to control how we process it.

2. The information we process

- 2.1 To allow us to provide our products and services and to run our business, we collect and process various categories of personal information throughout your relationship with us, including basic information such as your name and contact details, and information about your financial circumstances, your accounts and transactions.
- 2.2 For more information about the types of information we may collect and process, see www.ulsterbank.ie/privacy Section 2 in the long form Privacy Notice – The information we process.
- 2.3 We may also process certain special categories of information, for example information about your health or information about your personal characteristics (biometric information). We will only do so for specific purposes, such as detecting and preventing financial crime or to make our services accessible to customers. We will only process special categories of information where we’ve obtained your explicit consent or are lawfully permitted to do so.
- 2.4 For more information about the purposes for which we process your information, please see Schedule A of the long form Privacy Notice – Schedule of Purposes of Processing.

3. How we obtain information

- 3.1 We may obtain your information from a variety of sources, including information you give to us, or that we gather or learn from how you use our services or operate your accounts, the transactions you make and the technology you use (for example location data from your mobile phone, or an Internet Protocol (IP) address or telephone number).
- 3.2 We also receive information from third parties (including other RBS companies, third parties who provide services to you or us, the Central Credit Register, credit reference, fraud prevention or government agencies), and other banks (where permitted by law).
- 3.3 We also gather information from public sources, such as the press and online search engines.

4. Your rights

- 4.1 You have certain legal rights to control your information and the manner in which we process it. This includes:
 - a) a right to get access to your personal information;
 - b) a right to request us to correct inaccurate information, or update incomplete information;
 - c) a right to request that we restrict the processing of your information in certain circumstances;
 - d) a right to receive the personal information you provided to us in a portable format;
 - e) a right to object to us processing your personal information in certain circumstances (for example if you believe we are not using your information in a lawful manner, or for the purposes for which it was provided);
 - f) where we have requested your permission to process your information, a right to withdraw your consent at any time. We will always make it clear where we need your permission to undertake specific processing activities; and
 - g) a right to object to us processing your information for direct marketing purposes, including profiling you for the purposes of direct marketing.

- 4.2 For more information about your rights, including the circumstances in which you can exercise them and how to exercise them, please see www.ulsterbank.ie/privacy Section 4, Table A in the long form Privacy Notice – “Your rights” or please contact us at, Republic of Ireland 1800 283 062 – Opening hours are Mon to Sun 08.00 – 22.00, from abroad 00353 1 804 7475.
- 4.3 Please note that in some cases, if you do not agree to the way we process your information, it may not be possible for us to continue to operate your account and/or provide certain products and services to you.
- 4.4 If you would like a copy of the personal information we hold about you, please write to: Subject Access Requests
Mailroom Manager – North England
1 Hardman Boulevard,
Manchester,
M3 3AQ,
Depot 049
or contact us at, Republic of Ireland 1800 283 062 –
Opening hours are Mon to Sun 08.00 – 22.00, from
abroad 00353 1 804 7475.
- 4.5 If you wish to raise a complaint on how we have handled your personal information, please contact us in any of the following ways:
- In person – Visit any of our branches and speak to one of our staff.
 - In writing – address your letter to
Customer Care
Ulster Bank
PO Box 145
FREEPOST
Dublin 2
 - online at www.ulsterbank.ie – submit a complaint using our Online Complaint Submission Form.
 - By telephone – To help us understand what has gone wrong and how we can help, some customers find it easier to talk through their issues. To talk to a member of staff, you can call us on 1800 200162, or from abroad: 00353 1 709 2042.

4.6 We hope that we can address any concerns you may have, but you can always contact the Data Protection Commissioner, Canal House, Station Road, Portarlington, R32 AP23, County Laois, Ireland. Phone + 353 (0) 761 104 800; LoCall 1890 25 22 31; email info@dataprotection.ie. For more information, visit www.dataprotection.ie.

5. Changes to the way we use your information

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we will notify you in advance for you to raise any objections.

6. How we use and share your information within RBS

- 6.1 We will only use and share your information where it is necessary for us to carry out our lawful business activities. Your information may be shared with and used by other RBS companies.
- 6.2 We process your information to provide you with products or services and where it is necessary in terms of our contract with you, for example to set up your account and manage your transactions.
- 6.3 When you apply for a product or service (and throughout your relationship with us), we are required by law to collect and process certain information about you, for example to prevent fraud and money laundering. We may also process your information where it is necessary to comply with laws and regulations that apply to us, or where we are required to share information with our regulators, tax authorities or law enforcement agencies.
- 6.4 We may process your information where it is in our interests to do so for the day to day running of our business, to manage the security of our properties

(for example CCTV) and to protect our business, our customers and our employees. This may also include processing that is necessary to manage our risk, such as carrying out financial, credit and insurance risk assessments and sharing information with the Central Credit Register, credit reference and fraud prevention agencies.

- 6.5 It is in our interest as a business to ensure that we provide you with the most appropriate products and services and that we continually develop and improve as an organisation. This may require us to process your information to understand your preferences and expectations to help us improve or develop new products and services and the relevance of offers from RBS companies.
- 6.6 For more information about how we use your information, please see www.ulsterbank.ie/privacy Schedule A of the long form Privacy Notice – Schedule of Purposes of Processing.

7. Sharing with third parties

- 7.1 We will not share your information with anyone outside RBS except:
- a) where we have your permission;
 - b) where required for your product or service;
 - c) where we are required by law and to law enforcement agencies, judicial bodies, government entities, tax authorities or regulatory bodies around the world;
 - d) with other banks and third parties where required by law to help recover funds that have entered your account as a result of a misdirected payment by such a third party;
 - e) with third parties providing services to us, such as market analysis and benchmarking, correspondent banking and agents and sub-contractors acting on our behalf, such as the companies which print our account statements;
 - f) with other banks to help trace funds where you are a victim of suspected financial crime and you have agreed for us to do so, or where we suspect funds have entered your account as a result of a financial crime;
 - g) to debt collection agencies;
 - h) to the Central Credit Register, credit reference and fraud prevention agencies;

- i) with third party guarantors or other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
 - j) where required for a sale, reorganisation, transfer, financial arrangement, sub-participation, asset disposal or other transaction relating to our business;
 - k) in anonymised form as part of statistics or other aggregated data shared with third parties; or
 - l) where permitted by law, it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above.
- 7.2 We will only share your information with third parties we use on a limited basis following due diligence and in accordance with our internal procedures.
- 7.3 If you ask us to, we will share information with any third party that provides you with account information or payment services. If you ask a third party provider to provide you with account information or payment services, you're allowing that third party to access information relating to your account. We're not responsible for any such third party's use of your account information, which will be governed by their agreement with you and any privacy statement they provide to you.
- 7.4 If additional authorised users are added to your account, we may share information about the use of the account and any authorised user with all other authorised users.
- 7.5 RBS will not share your information with third parties for their own marketing purposes without your permission.

8. Transferring information overseas

- 8.1 We may transfer your information to organisations in other countries (including to other RBS companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws.
- 8.2 We will only transfer your information if we are legally obligated to do so, or where the other country has laws that adequately protect your information, or where we

have imposed contractual obligations on the recipients that require them to protect your information to the same standard as we are legally required to.

- 8.3 For more information about overseas transfers or if you wish to obtain a copy of the relevant data protection clauses, please contact us using the contact information provided in Section 9.

9. Marketing information

Subject to the marketing preferences you have indicated to us, we will send you relevant marketing information (including details of other products or services provided by us or other RBS companies which we believe may be of interest to you), by mail, phone, email, text and other forms of electronic communication. If you change your mind about how you would like us to contact you or you no longer wish to receive this information, you can tell us at any time by contacting us at, Republic of Ireland 1800 283 062 – Opening hours are Mon to Sun 08.00 – 22.00, from abroad 00353 1 804 7475.

10. Communications about your account

- 10.1 We will contact you with information relevant to the operation and maintenance of your account (including updated information about how we process your personal information), by a variety of means including via online banking, mobile banking, email, text message, post and/or telephone. If at any point in the future you change your contact details you should tell us promptly about those changes.
- 10.2 We may monitor or record calls, emails, text messages or other communications in accordance with applicable laws for the purposes outlined in www.ulsterbank.ie/privacy Schedule A of the long form Privacy Notice – Schedule of Processing Purposes.

11. Central Credit Register, credit reference and fraud prevention agencies

- 11.1 We may request information about you/your business and the proprietors of that business from the Central Credit Register and credit reference agencies to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. They may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.
- 11.2 We may share information with the Central Credit Register and credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations (including other financial institutions) so that they can take decisions about you.
- 11.3 Decisions may be taken solely based on automated checks of information from the Central Credit Register, credit reference and fraud prevention agencies and internal RBS records. You have rights in relation to automated decision making. If you want to know more please contact us using the contact information above in Section 9.
- 11.4 In order to prevent and detect fraud and/or money laundering, your information may be checked and shared with fraud prevention agencies. If fraud is identified or suspected, details may be recorded with these agencies to prevent fraud and money laundering. Law enforcement agencies may access and use this information.
- 11.5 If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or we may stop providing existing services to you.
- 11.6 If you would like a copy of your information held by the Central Credit Register and credit reference agencies we use, please visit www.centralcreditregister.ie for the Central Credit Register and www.icb.ie for the Irish Credit Bureau where you can obtain their contact details. The agencies may charge a fee.

11.7 Further details of how your information will be used by the Central Credit Register and the Irish Credit Bureau can be found by visiting the websites listed at 11.6 above.

12. How long we keep your information

- 12.1 By providing you with products or services, we create records that contain your information, such as customer account records, activity records, tax records and lending and credit account records. Records can be held on a variety of media (physical or electronic) and formats. Records help us to serve our customers well, to demonstrate that we are meeting our responsibilities and to keep as evidence of our business activities.
- 12.2 We normally keep customer records for up to seven years after your relationship with us ends, unless we have an obligation to keep it longer (for example due to a court order or investigation by law enforcement agencies or regulators).
- 12.3 For more information about how long we keep your information, see www.ulsterbank.ie/privacy Section 12 of the long form Privacy Notice – How long we keep your information.

13. Security

We are committed to ensuring that your information is secure with us and with the third parties who act on our behalf. For more information about the steps we are taking to protect your information please visit www.ulsterbank.com/roi/personal/safe-secure.ashx

To find out more:



ulsterbank.ie



Call into your local branch

Braille, large print and audio

This brochure is also available in Braille, large print, audio or on disk. Please contact your local branch for details.

 **Ulster Bank**

Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group, Banc Uladh and Lombard. Registered in Republic of Ireland.

Registered No. 25766. Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2 D02 VR98. Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland.

Calls may be recorded.

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