

Data protection statement



You confirm that you are entitled to disclose information about any third party named on the application form.

Using your personal information

Whether or not you become a customer, all the information you give to us, Abbey Stockbrokers Ltd (ASL) and Santander UK plc, or we hold on you may be used to comply with a request you make of ASL or Santander provide and to run the account or service you have applied for. This includes information about the conduct (including details of transactions) of any account that you have with us, a group company or an associated company. ASL and Santander may also use your information for internal monitoring purposes and to help develop and improve products and services. Information will be kept about you after your account is closed.

Sharing your personal information

ASL and Santander UK plc may share your information for the purposes described in this statement with the group of companies to which they belong (the Santander Group), their associated companies, and with service providers or agents. These companies may be based in other countries. Your information will only be used in line with ASL and Santander's instructions and own strict policies on confidentiality. If your information is transferred to another country, it will be given the same levels of protection as needed under the UK Data Protection Act. ASL and Santander may also give essential information about your account to others if needed to run your account and for regulatory purposes.

Your marketing preferences

ASL and Santander may invite you to take part in market research surveys and identify and let you know by post, telephone or electronic media (including email and SMS) of products or services, which our group of companies and associated companies think may interest you. (When deciding whether to provide you with details of a credit product we may search the files of credit reference agencies. A record of this search (which may be recorded in the name of another service provider that ASL may use for administrative and credit checking purposes) will not be made available to other lenders who search your file.)

If you would prefer not to receive up to date information on other products and services, or be included in market research, you can tick the following boxes: Please do not contact me by telephone by post by electronic media for market research . Unless you have said otherwise, by continuing with this application, you agree to ASL or Santander contacting you using any of the methods shown above.

Credit reference agencies

You understand that when ASL or Santander assess this application or any future application for an increase in your dealing limit or undertake any periodic review, ASL or Santander will use the information (including information about the conduct of any accounts) for credit assessment, which may include credit scoring. ASL and Santander may make any enquiries relating to you that it considers necessary (e.g. requesting information, including transactional data, about any accounts that you may have with other Santander Group companies or other financial institutions) and search the files of credit reference agencies that will keep a record of each search, which may be in the name of another service provider. This could impact on your ability to obtain credit elsewhere within a short period of time. Details about this application (whether or not it proceeds) will be recorded at the credit reference agency. A financial link between joint applicants or between yourself and any partner/spouse or named third party will be created at the credit reference agency. This will link your financial records, each of which will be taken into account in all future applications by any or all of you. If a financial association already exists then this application will be assessed with reference to these associated records. This situation will continue until one of you successfully files a disassociation at the credit reference agency. Details about you and how you run this account will also be passed to credit reference agencies.

Verifying your identity and fraud checks

Before your account can be opened, ASL and Santander will check your details with fraud prevention agencies, and may make searches at credit reference agencies who will supply ASL and Santander with information including information from the electoral register, for the purposes of verifying your identity. Scoring methods may be used to verify your identity. A record of this process will be kept that may be used to help other companies to verify your identity. If you give ASL or Santander false or inaccurate information and fraud is identified, details will be sent to fraud prevention agencies. Law enforcement agencies may access and use this information.

ASL, Santander and other organisations may search and use the records held by credit reference and fraud prevention agencies to prevent crime, fraud and money laundering and for example:

- To check details on applications for credit and credit related or other facilities.
- To verify your identity if you or your financial associate applies for other facilities.
- To undertake statistical analysis and system testing.
- To manage credit and credit related accounts or facilities.
- To recover debt.
- To check details on proposals and claims for all types of insurance.
- To check details of job applicants and employees.

ASL, Santander and other organisations may search and use from other countries the information recorded at fraud prevention agencies. Further information on the credit reference agencies and fraud prevention agencies ASL and Santander use is available by telephoning **0845 602 0319**.

Access to your information

You have the right to see certain records held about you if you pay a fee. An information sheet is available on request.

Call recording

ASL and Santander may record telephone conversations between you and ASL or Santander for monitoring and training purposes. Such recordings remain the sole property of ASL or Santander and will be accepted by you as conclusive evidence of the orders, instructions or conversations so recorded. ASL or Santander may deliver copies or transcripts of such recordings to any court or regulatory body.

VAT Registration number 466 2647 24.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please give us a call and ask the adviser to fill in the 'SDST Customer Registration' form.

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