

cahoot Data Protection Statement

In this statement, 'cahoot' means **cahoot**, a division of Santander UK plc. This statement relates to the information you give in the online application form and to any other information which you provide to cahoot or which it holds on you whether or not you become a customer.

Credit Assessment

cahoot may use your information to decide whether you are eligible to open a **cahoot** account, and any future increase in your credit or overdraft limit (if this is available on the account).

The following does not apply to savings or savings and investment applications: **cahoot** may carry out a credit assessment, which may include credit scoring. **cahoot** may make any enquiries relating to you that it considers necessary (e.g. from another financial institution) and search the files of credit reference agencies which will keep a record of each search. This could affect your ability to get credit elsewhere within a short period of time. Details about your application (whether or not it goes ahead) will be recorded at the credit reference agencies. A financial link between joint applicants or between yourself and any named partner/spouse 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 either or both of you. If an association already exists then your 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. **cahoot** will also pass details about you and how you run your account to the credit reference agencies. This may include if you have failed to make agreed payments into your account (even if you stay within your agreed overdraft limit). This information may affect your ability to get credit.

For all applications: Before opening your account, **cahoot** will check your details with fraud prevention agencies and may make searches at credit reference agencies who will supply **cahoot** with information, including information from the electoral register for the purpose of verifying your identity. Scoring methods may be used to verify your identity. A record of this process will be kept at the credit reference agencies and may be used to help other companies to verify your identity. If you give false or inaccurate information and fraud is identified, **cahoot** will send details to fraud prevention agencies. Law enforcement agencies may access and use this information.

cahoot and other organisations may use and search the records held by credit reference and fraud prevention agencies about you and your financial associates or partner/spouse and others in your household, to prevent crime, fraud and money laundering, and for example:

- to check details provided 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 help make decisions about credit and credit related services, insurance proposals and claims, and all types of facilities for you, your financial associate or partner/spouse and other members of your household
- to check the operation of credit and credit related accounts and to manage accounts and facilities, including tracing debtors and recovering debt
- to help make decisions about job applicants and employees
- to undertake statistical analysis and system testing

cahoot and other organisations may search and use from other countries the information recorded at fraud prevention agencies. For further information on the credit reference agencies and fraud prevention agencies that we use, please telephone 0845 602 0319.

If your application is unsuccessful and you wish to discuss your application further, you can contact cahoot via the 'contact us' section of the cahoot website.

Information Sharing

You agree that **cahoot** may use your information to open and manage your cahoot account and to improve the products and services it offers to you and other customers. You confirm that you are entitled to disclose information about any joint applicant or partner/spouse named in the application.

cahoot may use and share all the information you give to **cahoot** or **cahoot** holds on you, with the group of companies to which cahoot belongs (the Santander Group), associated companies, service providers or agents who may be based in other countries. 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. **cahoot** will make sure that your information is only used in line with its instructions and strict policies on confidentiality. If cahoot transfers your information to another country, **cahoot** will make sure that it is given the same levels of protection as needed under the UK Data Protection Act. **cahoot** may pass information to business partners where this is necessary for the operation of the account on the understanding that they will keep the information confidential and secure. **cahoot** may also give essential information about your account and cards (if any) to others if needed to run your account or for regulatory purposes. If you have cards on this account, information on transactions you have made using your cards may be given to any payment system under which **cahoot** issues cards (for example Visa or MasterCard), who may transfer the information overseas to deal with the transactions, to resolve disputes and for statistical purposes.

cahoot Marketing

cahoot does not sell, rent or trade your personal information to others.

Your information may be shared with other companies in the Santander Group, associated companies or business partners to advise you, by post, telephone or other electronic media (including email and SMS), of any **cahoot**-approved products and services that may be of interest to you. When deciding whether to provide you with details of credit products **cahoot** may search the files of a credit reference agency, who will not make a record of this search available to others who search your file.

From time to time, cahoot may ask you to take part in its customer research, via email or telephone. In particular, cahoot may use your information, including any information about your transactions, to inform you about any products or services in which you may be interested.

You understand that you will be given the opportunity to tell us later in the application process if you would prefer not to receive such information or to take part in our customer research.

Accessing and Updating your Information

cahoot will keep information about you after your account is closed.

You may request a copy of the information which we have about you at any time by writing to us at cahoot, 3rd Floor Friars House, Manor House Drive, Coventry, CV1 2TE. A fee of £10 will apply. You may inform us at any time that your personal details have changed by filling out the appropriate pages on the change personal details section of the cahoot website. We will change your personal details in accordance with your instructions.