How We Use Your   
**Personal Information**

**This document provides important information about how we use your personal information before you apply for a mortgage.**

To make a start on your mortgage, we will collect personal information from you in order to:

* check and verify your identity
* prevent and detect fraud, money laundering and other crime (such as identity theft)
* carry out a fact find and assess your suitability for a mortgage, to see if we can make you a   
  mortgage offer

Our full Privacy Notice, which we’ve also enclosed, provides full details about what information we will hold about you if your application is successful, how we will use that information to provide our product or service to you and who we may share it with. It also describes your data protection rights and how to exercise them.

You can access our full Privacy Notice online at [**www.handelsbanken.co.uk/privacy**](http://www.handelsbanken.co.uk/privacy), or from your local branch (your branch address can be found by visiting [**www.handelsbanken.co.uk**](http://www.handelsbanken.co.uk) or call **0800 470 8000**).

Please contact us using the options set out in our Privacy Notice if you have any questions at all.

Who we are

Handelsbanken plc (‘Handelsbanken’) is the controller of the personal information we collect and hold about you. ‘Controller’ means that because of the relationship we have with you, we can decide how your information is used and for what purpose. Our registered address is at 3 Thomas More Square, London, E1W 1WY. When we use terms such as we, us and our in this notice, we mean Handelsbanken.

Credit reference agencies

In order to process your application we may share some of your personal information with credit reference agencies (CRAs). We do this to check your identity and prevent criminal activity, assess product suitability and, as you are applying for credit, to check your creditworthiness. CRAs will give us both public (including the electoral register) and shared credit, financial situation and financial history information and any fraud prevention information. Where we carry out a search to check your identity this will leave a soft footprint on your credit file which will be viewable to you but not to other lenders. If you are applying for credit they’ll place a hard search footprint on your credit file that may be seen by other lenders and may affect your ability to get credit elsewhere.

If your application is successful, we’ll continue to exchange information about you with CRAs on an ongoing basis. CRAs will share your information with other organisations. Your data will also be linked by CRAs to the data of your spouse, any joint applicants or other financial associates you may have, and will be taken into account in all future credit applications by either or both of you. These links will remain on your and their CRA files until you or they successfully file for a disassociation with the CRAs to break that link.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

Equifax: [**www.equifax.co.uk/crain**](http://www.equifax.co.uk/crain) TransUnion: [**www.transunion.co.uk/crain**](http://www.transunion.co.uk/crain) and Experian [**www.experian.co.uk/crain**](http://www.experian.co.uk/crain)

Preventing fraud and financial crime

We’ll use your personal information to carry out fraud prevention and money-laundering checks and to verify your identity. To do this we’ll share your personal information with fraud prevention agencies such as Cifas. In addition, we’ll carry out sanction checks; and searches of the internet, HMRC and public registers held by organisations such as the Financial Conduct Authority and Prudential Regulation Authority. We may also enable law enforcement agencies to access and use your personal information to detect, investigate and prevent crime. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used can be found in our full customer Privacy Notice. If there are other individuals connected to your account application, such as joint account holders or signatories, their information may be used to carry out checks in the same way.

Immigration Act checks

If you are:

* applying for a current account
* a joint account holder
* a signatory or beneficiary of a current account
* or the user of a debit card or online banking service on a current account

we’re legally required under the Immigration Act to screen your full name, address and date of birth against the Home Office disqualified persons list to confirm if you are lawfully present in the UK. We do this screening as part of the application process and (if the application is successful) on a periodic basis thereafter.

Where a positive match is identified against the Home Office disqualified persons list, we’re legally required to report that individual and details of all accounts held by them to the Home Office for further review. Where the Home Office confirms a positive match it may instruct us not to open the account for a new account application or close the account/s and/or freeze assets for existing account/s. Instructions to close account/s and/or freeze assets may also include accounts which are held or operated jointly and a positive match is made against only one of the account holders or signatories.

Automated decision making and profiling

To help ensure we make lending decisions which are accurate, efficient and tailored to you, we may use   
your personal information to create a financial profile of you. We do this to help us assess your creditworthiness, product suitability and to make a responsible lending decision. This may include credit assessments and making credit-related decisions about you, for example whether to offer you credit and setting your credit limits.

Additionally, before we can enter into a contract with you, we may use your personal information in automated processes to carry out fraud and anti-money laundering checks, to verify that you (or your business, if applicable) meet the conditions needed to open the account(s), and to help us assess financial crime risks. We do this to meet our legal and regulatory obligations and to protect you, us and others from financial crime.

If you have provided us with your consent for us to identify and send you information about products and services, we may use profiling activity to decide what type of marketing communications to send you. Our profiling activity may include analysis of information you give to us and details about how you use the products and services you have with us. We do this to ensure you receive the most relevant information about products and services at the right time.

Retaining your information

We’ll hold a copy of unsuccessful mortgage applications for three years. We may hold it for longer where we need to for active or potential legal proceedings or to resolve or defend claims.

Our legal basis for using your personal information

Our legal basis for using your personal information in the ways described in this Privacy Notice are:

* to take steps necessary to enter into a contract with you in order to provide a product or service you have requested from us
* to meet our legal and regulatory obligations
* to meet our legitimate interests, which are to ensure we make responsible lending decisions, and that we protect you, others and us from financial crime

Please sign below to confirm that we may make searches at credit reference agencies and fraud prevention agencies on you and that we may use your information as we’ve described in this document. We can’t start to assess your suitability for a mortgage until we receive your confirmation. We’ve enclosed a copy of this document for you to keep.

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Signature Date

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Handelsbanken is the trading name of Handelsbanken plc, which is incorporated in England and Wales with company number 11305395. Registered office: 3 Thomas More Square, London, E1W 1WY, UK. Handelsbanken plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 806852. Handelsbanken plc is a wholly-owned subsidiary of Svenska Handelsbanken AB (publ).



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