

# Identity and Fraud Prevention Checks



the **melton**  
building society



# IDENTITY VERIFICATION AND FRAUD PREVENTION CHECKS

## What we process and share for identity and fraud checks

### Introduction

We are Melton Mowbray Building Society and we can be contacted by [melton@mmbs.co.uk](mailto:melton@mmbs.co.uk) or **01664 414141**. Our data protection officer can be contacted by [DPO@mmbs.co.uk](mailto:DPO@mmbs.co.uk) or **01664 414141**.

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process personal data about you.

### What we process and share

The personal data you have provided, we have collected from you, or we have received from third parties may include your:

- Name
- date of birth
- residential address and address history
- contact details such as email address and telephone numbers
- financial information
- employment details
- identifiers assigned to your computer or other internet connected device including your Internet Protocol (IP) address
- vehicle details

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested.

We, and fraud prevention agencies, may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

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.

## **Automated decisions**

As part of the processing of your personal data, decisions may be made by automated means. This means we may automatically decide that you pose a fraud or money laundering risk if:

- our processing reveals your behaviour to be consistent with that of known fraudsters or money launderers; or is inconsistent with your previous submissions; or
- you appear to have deliberately hidden your true identity.

You have rights in relation to automated decision making: if you want to know more please contact us using the details above.

## **Consequences of processing**

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services, goods or financing you have requested, or to employ you, or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above.

## **Data transfers**

Whenever fraud prevention agencies transfer your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

## **Your rights**

Your personal data is protected by legal rights, which include your rights to:

- object to our processing of your personal data;
- request that your personal data is erased or corrected;
- request access to your personal data.

For more information or to exercise your data protection rights, please contact us using the contact details above.

If you are unhappy about how your personal data has been used please refer to our complaints policy. <https://www.themelton.co.uk/about-us/the-complaints-process>. You also have a right to complain to the Information Commissioner's Office [www.ico.org.uk](http://www.ico.org.uk) which regulates the processing of personal data.

# Identity and Fraud Prevention Checks



Protected



## Principal Office

Mutual House, Leicester Road, Melton Mowbray, Leicestershire, LE13 0DB.  
Tel: **01664 414141**

## Branch Offices

18 Nottingham Street, Melton Mowbray, Leicestershire, LE13 1NW.  
Tel: **01664 480214**

48 High Street, Grantham, Lincs, NG31 6NE.  
Tel: **01476 564528**

23 High Street, Oakham, Rutland, LE15 6AH.  
Tel: **01572 757911**

[www.themelton.co.uk](http://www.themelton.co.uk)

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