Post Office Card Account Privacy Notice

The Post Office card account is operated by J.P. Morgan Europe Limited through Post Office Limited. J.P. Morgan Europe Limited is a bank authorised by the Prudential Regulation Authority, regulated by the Prudential Regulation Authority and the Financial Conduct Authority and registered in the U.K. J.P. Morgan Europe Limited (the Bank) and Post Office Limited (Post Office) each perform separate roles in relation to your card account and to provide you with services related to it. In order to perform their different roles, each of the Bank and Post Office will obtain and use personal information about you. The Bank and Post Office do not jointly make decisions about your personal information. However, for simplicity, this Privacy Notice sets out how each of the Bank and Post Office will obtain, use and protect your personal information.

This version of the Privacy Notice forms section 15 of the Post Office card account terms and conditions and is effective from 1st June 2020. It may change from time to time. The Bank and Post Office will notify you of any changes to this Privacy Notice in writing.

How do the Bank and Post Office collect personal information about you?

Both the Bank and Post Office receive personal information about you from Government Departments (for example, the Department for Work and Pensions or Her Majesty’s Revenue and Customs) and directly from you (for example, when you return your completed Application Form). The Bank and Post Office also share your personal information with each other and use such personal information for the purposes detailed below. For example, when you return your Application Form to a Post Office branch, personal information on that form will be provided by Post Office to the Bank.

What personal information may the Bank and Post Office collect about you?

The Bank and Post Office collect and process the following categories of personal information:

- your contact information including your name, address, telephone number;
- your date of birth;
- your National Insurance number or Child Benefit Number;
- your signature;
- details about the type of benefits, tax credits or pension you are receiving;
- whether you require communications to be in:
  - Welsh language;
  - large print; or
  - Braille;
- your account details including your sort code and account number;
- other details that you, or a representative acting on your behalf, may provide to the Bank or Post Office through any correspondence or verbal communication; and
- in the case of Permanent Agents (being the person an account holder may wish to nominate to help them with their account) or any other third party representatives (including the account holder’s legal guardian or lawyers), details including their name, date of birth, signature and that person’s relationship with the account holder.

If the Bank or Post Office do not collect, or you do not provide your personal information to us, we may not be able to open or administer your card account.
How may the Bank or Post Office use your personal information?

The Bank uses your personal information for the purposes of:

- opening your account including to confirm your identity, communicating with you throughout the account opening process, and to activate your card;
- administering your account including to process payments made to you, notify you of your balance when you make a balance enquiry, provide you with statements, facilitate withdrawals from your account or fulfil other requests you make with respect to your account;
- facilitating payments to be made into your account including to communicate with relevant Government Departments so they can pay your benefits, tax credits or pension to your account;
- closing your account;
- communicating with you;
- recording our communications with you including telephone calls and written correspondence;
- complying with our legal and regulatory obligations. These obligations include the Bank’s responsibility to conduct certain checks (including to confirm your identity and screening against Government sanctions lists), to monitor transactions for any suspicious activity, and keep records relating to you and your account;
- responding to requests for information from regulatory bodies and law enforcement officials;
- responding to requests for information from Post Office and Government Departments (including the Department for Work and Pensions, Her Majesty’s Revenue and Customs and the Government Departments that pay your benefits, tax credits or pension to your account);
- performing our internal business functions including managing, auditing and updating our records; and
- understanding your use of the account, your actions and behaviours to improve and develop the products and services offered to you and performing data analysis to support the purposes and activities above.

Post Office uses your personal information for the purposes of:

- sending you marketing communications about offers and deals for other Post Office products that it thinks will be of interest to you. Post Office will only contact you in the ways you have given it permission to do so and you can withdraw your consent at any time;
- complying with its legal and regulatory obligations. These obligations include its responsibility to report any instances where it suspects money laundering may be taking place, or when required by law, for example: court orders or requests from law enforcement agencies for the purposes of the prevention and detection of crime; and
- understanding your use of the account, your actions and behaviours to improve and develop the products and services offered to you and performing data analysis to support the purposes and activities above.

On what basis do the Bank or Post Office use your personal information?

The Bank uses your personal information:

- in order for it to perform its contractual obligations with you (set out in the card account terms and conditions);
- to comply with its legal and regulatory obligations and to allow you to exercise your rights to receive your benefits, tax credits or pension; and
- to meet its legitimate interests including performing business functions such as managing, auditing and updating our records, preventing fraud or helping others prevent fraud (for example, helping Government Departments prevent benefit fraud), data analysis to support the purposes and activities described above, communicating and co-operating with others that play a role in providing your account or providing services related to your account (including Post Office and Government Departments) or conducting legal proceedings.
Post Office uses your personal information:

• where you have provided your consent for Post Office to send you marketing communications; and
• to comply with its legal and regulatory obligations.
• to meet its legitimate interests including performing business functions such as preventing fraud or helping others prevent fraud (for example, helping Government Departments prevent benefit fraud), data analysis to support the purposes and activities described above, communicating and co-operating with others that play a role in providing your account or providing services related to your account (including the Bank and Government Departments) or conducting legal proceedings.

How do the Bank or Post Office keep your information safe?

Each of the Bank and Post Office take a number of steps to protect the privacy and security of your information, for example we each maintain our own separate physical, electronic, technical and procedural safeguards.

How long will the Bank or Post Office keep your personal information?

The Bank will only keep your personal information for as long as it is necessary to comply with applicable laws. In most cases this will be 6 years from the date an account with no balance is closed. After this period, the Bank will:

• erase your personal information; or
• archive your personal data so that it is beyond use.

Post Office will only keep your personal information for as long as it is necessary to comply with applicable laws. In most cases this will be 6 years from the date an account with no balance is closed. For marketing purposes this will be 7 years. After this period, Post Office will erase your personal information.

Who may the Bank or Post Office share your information with?

The Bank or Post Office may share your personal information with:

• Government Departments including the Department for Work and Pensions and Her Majesty’s Revenue and Customs;
• other parties that help the Bank or Post Office administer your account including Entserv UK Limited who provide the contact centre for the account and other services, print companies for letters, statements and cheques, ATM network providers (if you use an ATM) and other Bank or Post Office subcontractors;
• other members of the Bank’s group of companies that may assist the Bank in providing your account or services relating to your account;
• law enforcement agencies and fraud prevention agencies where the Bank or Post Office are required to do so by law; and
• regulatory authorities.

Neither the Bank nor Post Office sells your information to anyone. Information will only be passed to service providers who work for either the Bank or Post Office to help operate the card account service.

If there is a transfer of the banking services related to your account from the Bank to another bank, the Bank and Post Office may also share your personal information with that bank or to any advisors or insurers involved in the negotiation of that transfer.
Processing data outside the United Kingdom

In order for the Bank to provide your card account, the Bank will process some data, including personal information outside the UK. This is because some banking functions are located in other countries including the United States of America. The Bank has “Binding Corporate Rules”, authorised by the UK data protection authority (the Information Commissioner’s Office) which authorises the Bank to transfer data outside the UK and provides assurance that data that is processed or stored by the Bank outside the UK is safeguarded in accordance with applicable law. If you wish to receive a copy of the Bank’s Binding Corporate Rules please call or write to us. The address and telephone numbers are at the end of this Privacy Notice.

What are your rights with respect to your personal information?

Under applicable law, you have the right to:

• request a copy of your personal information;
• request the correction and/or deletion of your personal information, request the restriction of the processing of your personal information or object to that processing. Please note that if the Bank or Post Office cannot collect or process your personal information we may not be able to continue operating your card account;
• request receipt or transmission to another organisation, in a machine-readable form, of the personal information that you have provided to the Bank or Post Office;
• complain to the Information Commissioner’s Office if your privacy rights are violated, or if you have suffered as a result of unlawful processing of your personal information; and
• object to direct marketing. Where Post Office collects your consent to send you marketing communications, you have the right to withdraw your consent at any time.

Contacts

If you would like to exercise any of the rights you have with regard to your personal information that the Bank or Post Office processes in relation to your account please write to:

Data Privacy
Post Office Customer Service Centre
PO Box 567
Preston
PR1 2WX

or phone the customer services helpline on 03457 22 33 44 or textphone 03457 22 33 55.