

FCMB Bank (UK) Limited Privacy Statement

FCMB UK Privacy Statement	The Basics	For the purpose of the EU General Data Protection Regulations (GDPR); the controller of your personal data 'data' is FCMB Bank (UK) Limited, 81 Gracechurch Street, London, EC3V 0AU. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 502704).
What is personal data?	AML/KYC onboarding information HMRC tax Information	<p>What is personal data?</p> <p>We define personal data for the purpose of GDPR to include information pertaining to your name, residential and or domicile address, date and place of birth, email address, phone or contact number, account specific information, tax specific information and passport specific information.</p>
Why do we need your personal data?	Onboarding, Updates, Marketing Regulatory and service updates, Data quality	<p>Why do we need your personal data?</p> <p>We ask for your data to enable us proceed with due diligence checks which are necessary to identify you and ascertain you are who you say you are.</p> <p>We may in the course of conducting due diligence checks approach third party organisations or sources to help with verifying you. For this purpose, we may exchange your data with the third-party organisations to help us narrow our searches.</p> <p>We also collect your data to help profile our deposit products and services which may be of interest to you.</p> <p>Your data also helps us to contact and keep you informed about updates that concern your relationship with us; especially where changes in the way your account is impacted by regulatory, service or process changes.</p> <p>We may also use your data to contact you as part of our annual reviews and data quality check to ensure your data with us is accurate and up to date.</p>

		Who do we share your data with?
Who do we share your data with?	Reference agencies e.g Experian, Equifax. Identity Verification agencies e.g Dow Jones, Lexis Nexis, ICIJ; Payment processing organisations e.g SWiFT. IT solutions, Legal entities Tax entities e.g HMRC Compensation organisations e.g FSCS, Archive and Storage	<p>We do not provide your data to third party organisations other than for completing our due diligence checks and meeting our contractual, regulatory and legal obligations</p> <p>We are obligated to comply with tax, financial crime, counter terrorism and money laundering laws which may require disclosure and exchange of data as required by the regulations and authorities.</p> <p>Your data may be archived with a third-party storage provider in either physical or data file format for a period no longer than required by UK data protection laws. This may occur even after your relationship with us is concluded or terminated</p>
		How long do we keep the data?
How long do we keep the data?	Data Protection Act 1998 requires a minimum of 5 years	<p>We have a regulatory obligation to retain your data for a minimum of 5 years after which time it will be destroyed.</p> <p>We may hold on to your data for an indefinite period where there may be legal ramifications if the data is deleted.</p>
		What are your rights?
What are your rights?	Right to erasure Right to be informed Right to correction Right to access request Right to withdraw consent Right to object to processing Right to port Rights relative to automated processing	<p>If you believe the data we process on you is incorrect, you have the right to see what information we have. You have the right to have your data corrected for inaccuracies or deleted where we no longer require the data or we do not have a legal or regulatory reason for retaining your data.</p> <p>Your consent can be withdrawn thereby restricting us from further processing of your data where we no longer have a legal or regulatory reason for processing your data.</p> <p>You have the right to request your personal data to be provided to you or on your behalf to an organisation; in a structured, commonly used and or machine readable format</p> <p>If you wish to contact us to enforce any part of your rights; you can contact us via our contact information to submit your request or concerns.</p>

<p>How do we compile your data?</p>	<p>Via application form Via website contact us or Via social media and internet forums Via website complaint forms Via publicly available databases</p>	<p>How do we compile your data?</p> <p>The data we compile is primarily provided by you when you complete our application form and we use this to help build a profile of you to enable us open your account with us.</p> <p>We can also compile your data when you contact the bank using our website contact us or complaint forms. These help us to build an understanding of our customers or an inquirer's needs which can help improve our offerings, products and services.</p> <p>We also compile your data when you complete and submit an application form for our products and services. We do not engage third party organisations to buy or collate your data on our behalf and we do not require third party organisations to provide your data to us where we do not have your consent.</p> <p>We also compile data through inference of publicly available database and this can include accessing social media platforms or other internet forums to help with our due diligence checks. This includes searching their online contents and reviewing what information they have about you.</p>
<p>How do we process your data?</p>	<p>Automated or Manual</p>	<p>How do we compile your data?</p> <p>Our data processing is manually done and we do not employ automated means to process your data.</p>
<p>What is our contact Information?</p>	<p>Contact</p>	<p>What is our contact information?</p> <p>For issues, inquiries, queries or concerns regarding your data or this privacy statement, you can email, write or call us on the below details to submit your request;</p> <p>The Data Protection Officer (DPO) FCMB Bank (UK) Limited 81 Gracechurch Street, London Email: info@fcmbuk.com Telephone: 020 7220 1030</p>

<p>How can you make a complaint / request?</p>	<p>Via phone Via email Via post</p>	<p>How can you make a complaint or request?</p> <p>If you wish to make an inquiry or complaint on how we have handled your data, you can contact the Data Protection Officer to have the matter investigated.</p> <p>If you are not satisfied with our response on how we handled your inquiry or complaint, you can complain to the Information Commissioner's Office via their website at www.ico.org.uk</p>
<p>What consent do we require?</p>	<p>Internal processing Marketing</p>	<p>What consent do we require?</p> <p>Here at FCMB Bank (UK) Limited, we take your privacy seriously and will only use your data to manage your account and to provide the products and services you have requested from us.</p> <p>If you have provided or not provided consent to process your data, it will not be a factor that we consider when we decide on opening an account for you.</p> <p>The bank will not require your consent as a prerequisite to providing its' products and services to you.</p> <p>We will ask you for your consent specific to any product or service you require from us. The terms and conditions of the product will provide information about the specific consent required.</p> <p>You can withdraw consent from further contact, if you no longer want details of other or similar or new products and services which match your profile.</p> <p>From time to time we may contact you with details of other similar or new products and services which match your profile. If you consent to us contacting you for this purpose please tick the below box as applicable;</p> <p>I consent to being contacted for marketing purposes <input type="checkbox"/></p> <p>I do not consent to being contacted for marketing purposes <input type="checkbox"/></p> <p>If you do consent to us contacting you for marketing purpose, please tick the below to confirm how you would like us to contact you.</p> <p>Post <input type="checkbox"/> Email <input type="checkbox"/> Telephone <input type="checkbox"/></p>