banxlocal.uk

Data Protection & Cookie Policy

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Data protection & cookie policy

About us

Banxlocal.uk takes the privacy and security of your personal information very seriously. In this notice, "we", "us" or "our" means the **banxlocal.uk** entity that processes your personal information and interacts with you. These entities are listed below. We are committed to protecting and respecting your privacy.

For the avoidance of doubt, **banxlocal.uk** is not a bank or financial service provider. We do not offer or arrange financial products. Any financial services mentioned on our website are provided by third-party FCA-regulated firms.

Under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, which together form the UK's primary data protection legislation post-Brexit, we are required to give you certain information about the way your personal information is used. These laws provide equivalent protections to the EU GDPR for UK residents.

This notice (together with our Statutory disclosures and any other documents referred to in it) ("Privacy Notice") sets out the basis on which any personal information we collect from you, or that you provide to us, will be processed by us.

The relevant entities referred to above are:

Banxlocal.uk is a company registered in England and Wales under company number **15003674** whose registered office is at **118 Pall Mall, London, SW1Y 5EA**

The above stated entities are the data controllers/processors of the personal information we hold about you.

Information we may collect from you

We may collect and use the following personal information about you:

Information you give us

You may give us information about you by filling in forms on our sites or by corresponding with us by phone, email, in writing or otherwise. This includes but is not limited to information you provide when you register for email alerts, request literature, sign-up for newsletters or enter a competition, promotion or survey.

The information you give us may include your name, address, email address and other contact information.

You will give us personal information:

- when you complete our survey or enter our competition. Each competition may also be subject to its own Terms and Conditions, which will be made available at the point of entry and should be read together with this notice.
- when you talk to us on the phone or by other means
- when you use our website
- in emails and letters
- in customer surveys
- if you take part in our competitions or promotions.

Information we collect about you

For analytics purposes we may also obtain the following information. Please note that this will not contain information that could be used to personally identify an individual:

- information about your visit, including the source of your visit, through our sites (including date and time); searches made on our sites, page response times, download errors, length of visits to certain pages, page interaction information (such as page scrolling, mouse clicks, mouse movements and keyed text), and methods used to browse away from the page and any phone number used to call our Helpdesk.

Information we collect at receipt and opening of emails

From time to time when you open an email sent by us we may automatically collect the following information.

- technical information, including; your geographic location, browser type and version, device type and operating system and platform
- information about how you have accessed/used the e-mail, including the full click path from within and on to our sites (including date and time), whether the email was; unsubscribed from, opened, deleted, forwarded or printed, how long the email was open.

Using your information

Your personal information will be used for the purposes of conducting surveys, managing competitions, and understanding community banking needs. Survey responses may also be analysed in aggregated or anonymised form to generate insights into community needs and preferences. Under data protection law, we can only use your personal information if we have a lawful reason for doing so. A lawful reason could be when we have:

- your consent
- it is necessary to enter into or perform a contract
- it is necessary to comply with a legal obligation
- when it is in our legitimate interests.

Where we rely on our legitimate interests we mean our:

- pursuit of our commercial activities and objectives, or those of a third party
- compliance with applicable legal and regulatory obligations and any codes of conduct
- improvement and development of our business operations and service offering, or those of a third party
- protection of our business, shareholders, employees and customers, or those of a third party.

We have set out our reasons for using your personal information in the table below under the heading **Legal Basis**. Where we rely on our legitimate interests, we have set out those interests in the table on the page below.

Purpose	Legal basis
To notify you about changes to our service.	It is in our legitimate interests to use your personal information for this purpose.
To provide you with information by post, email, telephone or otherwise about products and services of a similar nature to those you have previously purchased or expressed an interest in which are offered by our firm and which we think may be of interest to you.	We rely on your consent to send you these communications.
To administer our sites and for internal operations, including troubleshooting, data analysis, load management, testing, research, statistical and survey purposes.	It is in our legitimate interests to use your personal information for this purpose.
To improve our sites to ensure that content is presented in the most effective manner for you and for your computer.	It is in our legitimate interests to use your personal information for this purpose.
To measure or understand the effectiveness of content we serve to you and others, and to deliver relevant content to you.	It is in our legitimate interests to use your personal information for this purpose.
For the purposes of providing services such as 'most popular' information on our site.	It is in our legitimate interests to use your personal information for this purpose.
To deliver targeted advertisements to you and others as you browse the internet, where consent has been given to do so.	We rely on your consent to carry out this advertising.
To obtain your feedback on a product, service.	It is in our legitimate interests to use your personal information for this purpose.
For customer modelling, statistical and trend analysis, with the aim of developing and improving our products and services.	It is in our legitimate interests to use your personal information for this purpose.

Who we share your personal information with

For the purposes set out above, we may share your information with selected third parties including:

- our partners, suppliers and sub-contractors such as:
  - Survey King - to gather survey responses
  - BL Holdings (Guernsey) Ltd - as the legal owner of banxlocal.uk
  - Lighthouse Compliance - as the appointed compliance services

Data transfers out of the EEA

We may transfer your personal data to countries outside the United Kingdom. When we do this, we ensure your data continues to be protected by implementing appropriate safeguards.

Current Transfer Framework:

- EU/EEA transfers: The UK recognizes EU/EEA countries as providing adequate data protection
- US transfers: We rely on the EU-US Data Privacy Framework (2023) where applicable, or implement Standard Contractual Clauses (SCCs) approved by the UK Information Commissioner's Office
- Other countries: We only transfer to countries with UK adequacy decisions or implement appropriate safeguards such as SCCs

Our Safeguards: When transferring data to countries without adequacy decisions, we will:

- Use Standard Contractual Clauses approved by the UK ICO
- Conduct Transfer Risk Assessments where required
- Implement additional technical and organizational security measures
- Ensure contractual commitments from recipients to protect your data

Your Rights: You can request details about:

- Which countries your data is transferred to
- The safeguards we use for those transfers
- How to obtain copies of the safeguards we have implemented

For current information about UK adequacy decisions, visit: gov.uk/government/publications/uk-approach-to-international-data-transfers

Where do we use and store your personal information?

We use and store your personal information both within the United Kingdom and internationally, including in the European Economic Area (EEA) and other countries.

Current Storage and Processing Location:

- TUK: Primary data processing and storage
- EEA: Some services may be processed within the European Economic Area
- United States: Certain technology providers and analytics services

- Other countries: As specified in our list of third-party service providers

International Transfer Protections: Where we transfer your data internationally, we ensure it remains protected through:

- UK adequacy decisions: For transfers to countries the UK has deemed to provide adequate protection
- EU-US Data Privacy Framework: For qualifying US organizations (replacing the invalidated Privacy Shield)
- Standard Contractual Clauses: UK ICO-approved contracts that require recipients to protect your data to UK standards
- Additional safeguards: Technical and organizational security measures as appropriate

Legal Framework: Following the end of the Brexit transition period, the UK maintains its own data protection framework under UK GDPR and the Data Protection Act 2018. We comply with UK requirements for international data transfers and conduct transfer risk assessments where required.

Your Control: You can request information about where your data is processed and what safeguards protect it during international transfers by contacting us using the details in the "Contact us" section.

If you choose not to give personal information

We may need to collect personal information by law, or under the terms of a contract we have with you.

If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations. It may also mean that we cannot perform services needed to run your accounts or policies. It could mean that we cancel a product or service you have with us.

Any data collection that is optional would be made clear at the point of collection.

Children's data

We do not knowingly collect or process personal information from children under the age of 16 without verified parental or guardian consent. Where we become aware that such information has been collected without appropriate consent, we will delete it promptly.

Marketing

We may use your personal information to tell you about relevant products and offers. This is what we mean when we talk about 'marketing'.

We will only contact you for marketing purposes if you have provided your explicit consent for us to do so.

Please note that entering a survey or competition does not automatically mean you consent to receive marketing communications. Any request for marketing consent will always be presented separately and clearly, and you will have the choice to opt in.

The personal information we hold for you is made up of what you tell us, and data we collect when you use our services, or from third parties we work with.

We study this to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you.

You have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by contacting us by phone, post or email using the details in the "Contact Us" section below. You can also unsubscribe from marketing communications by following the unsubscribe instructions included in every email or by logging into your client site and changing the marketing preferences within the Settings menu.

Whatever you choose, you'll still receive statements, and other important information such as changes to your existing products and services.

We may ask you to confirm or update your choices if you take out any new products or services with us in future. We will also ask you to do this if there are changes in the law, regulation, or the structure of our business.

If you change your mind you can update your choices at any time by contacting us.

How long we keep your personal information

We will keep your personal information for no longer than one year.

Safeguarding your personal information

KKeeping your personal information safe is very important to us so we will take all steps necessary to ensure that your personal information is treated securely and in accordance with this Privacy Notice and applicable data protection legislation.

To help protect your personal information and minimise the risk of it being intercepted by unauthorised third parties our secure servers employ Secure Socket Layer v3 (SSL) or Transport Layer Security v1 (TLS) encryption when you submit information to us through our sites. This security is signified by the "https" and the padlock on the URL bar. Some older browsers do not allow the use of current SSL technology and we therefore recommend that you use an up to date browser.

Once we have received your personal information, we will use strict procedures and security features to prevent unauthorised access.

Links to external websites

Our sites may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. We will only ever support links to reputable companies who maintain the highest standards of data security in line with the GDPR.

If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies or how such websites collect and use your personal information. Please check these policies before you submit any personal information to these websites.

Social media widgets and applications

Our sites may include functionality to enable sharing via third party social media applications, such as the Facebook Share button and Twitter widget. These social media applications may collect and use information regarding your use of our sites (see details on 'Social Sharing' cookies in our Cookie Policy).

Any personal information that you provide via such social media applications may be collected and used by that social media application and such interactions are governed by the privacy policies of the companies that provide the application. We do not have control over, or responsibility for, those companies or their use of your information.

Cookies, analytics and web beacons

Our sites use cookies to distinguish you from other users. This helps us to provide you with a good experience when you browse our sites and allows us to improve our sites. For detailed information on the cookies we use and the purposes for which we use them see our cookie policy.

In relation to surveys and competitions, we may also use cookies or similar technologies to:

- ensure that online entry forms function correctly
- prevent duplicate entries
- maintain session security during survey completion or competition entry.

When we send you an email, we may track whether you have opened that email and whether you have clicked any links it may contain. This helps us measure the performance of our email campaigns. We do this by including single pixel gifs, also called web beacons, in emails we send. Web beacons allow us to collect information about when you open the email, your IP address, your browser or email client type, and other similar details.

Individual rights under the GDPR

The GDPR provides the following rights for individuals:

1. The right to be informed
2. The right of access
3. The right to rectification
4. The right to erasure
5. The right to restrict processing
6. The right to data portability
7. The right to object
8. Rights in relation to automated decision making and profiling.

Access to your information

You have the right to request a copy of the personal information we hold about you, subject to certain exemptions.

If you would like a copy of some, or all, of this information you may contact us using the details below.

We will NOT charge a fee for providing you with this information.

Letting us know if your personal information is incorrect

If any of the information we hold about you is inaccurate or incomplete, you can ask us to make any necessary amendments to your data.

Please contact us if you want to do this using the details below.

If you do, we will take reasonable steps to check its accuracy and correct it.

What if you want us to stop using your personal information?

You have the right in certain circumstances to object to our use of your personal information, or to ask us to delete your personal information or ask us to suspend our use of your personal information.

There may be legal or other official reasons why we need to keep or use your personal information. But please tell us if you think that we should not be using it and we will consider this.

If you want to object to how we use your data, or ask us to delete it or restrict how we use it or, please contact us using the details below.

What if I want to move my personal information to a different provider?

You have the right to obtain your personal information in a structured, commonly used and machine-readable format and for it to be transferred to another organisation, where it is technically feasible.

This right only applies where the use of your personal information is based on your consent or for the performance of a contract, and when the use of your personal information is carried out by automated (i.e. electronic means).

How to withdraw your consent

You can withdraw any consent you have given us at any time. Please contact us if you want to do so.

If you withdraw your consent, we may not be able to provide certain products or services to you. If this is so, we will tell you.

What if I have a complaint?

You have the right to complain to the Information Commissioner's Office where you think we have not used your personal information in accordance with data protection law.

Details of how to do this can be found on www.ico.org.uk.

Changes to our privacy notice

We reserve the right to revise or supplement this Privacy Notice from time to time. We will place updates on our sites, inform you of the updates and where appropriate we will give you reasonable notice of any changes.

Contact us

If you have any queries regarding privacy issues, you can email us at **info@banxlocal.uk** or write to us at:

banxlocal.uk
118 Pall Mall,
London,
SW1Y 5EA

Alternatively, you can call us on **07702 557145**.

Cookie policy

What are cookies?

'Cookies' are used on almost every website. They are small text files that are saved on your computer to help the site perform a number of functions. We use cookies for several reasons. For example, they allow us to keep you secure when you log in to your online account, provide online account application forms, monitor the number of people using our website and help us understand more about the way in which people use our website.

By using our website, you are agreeing to the placement of cookies on your computer. Cookies used by **banxlocal.uk**:

- Do not contain any personally identifiable information about you.
- Do not (and cannot) allow us to access other information stored on your computer.
- Do not (and cannot) give us information about other websites you visit or your activities on other websites.
- Do not store any information about you that others could read and understand, or in any way compromise your security.
- Do allow us to provide a service whereby people can access their account, place a deal or open a new account, securely.
- Do allow us to retain your login information to help you access your account easily, if you request this. You should not ask us to remember your login information if you are on a public computer.
- Do allow us to monitor the number of people using our website and collectively monitor their activities. We cannot identify what you, as an individual, do on our site.
- Do allow us to see how people arrive at our site (e.g. search for '**banxlocal.uk**' on a search engine, or click on an email we have sent).
- Do allow us to collectively gather a little technical information about people using our site, such as their geographic location (to city level) and the type of web browsers they are using. We cannot identify where you, as an individual, are located or the software or services you are using.
- Do allow us to display adverts on other websites, to people who have previously accessed the **banxlocal.uk** website. We cannot identify individuals to whom adverts may be displayed.
- Do allow the website to recall certain settings and preferences to make using the **banxlocal.uk** site easier. We cannot identify what your individual preferences or settings are.

Types of cookie we use

Session cookies are stored on your computer and remain available for the duration of your visit to our website. When you close your browser, any session cookies that have been set will be automatically removed from your computer's memory.

Persistent cookies are stored on your computer and remain there until they reach their expiration date, or you choose to delete them. At this point, the browser will delete the cookie from your computer's hard drive. While the persistent cookie is present, the website that created it will have access to that cookie each time you return to that particular site.

We make use of both types of cookie in order to maximise the security of our services and to ensure you always get an optimal service from our site. We do not use cookies to track your use of the internet after leaving our website, nor do we store any information about you in cookies that others could read and understand.

First and third-party cookies

Whether a cookie is 'first' or 'third' party refers to the website/service placing the cookie. First-party cookies are those set by us. Third-party cookies are cookies that are authorised by us but provided via one of our suppliers. In some limited cases, we may use our suppliers to manage some of these cookies for us, but we never allow any third party to use these cookies for their own purposes.

How we classify the cookies we use

We use a system of classification developed by the International Chamber of Commerce. This allows us to classify the different types of cookies that we use on our website to provide you with more information about why we use them.

Strictly necessary cookies are cookies that are essential in providing specific services you have requested from us. For example:

- Remembering information, you have entered on online application forms when you navigate to different pages in a single web browsing session.
- Maintaining a logged-in session on our website.

Performance cookies aim to improve our website by collecting information about how you use our website. For example:

- Counting the number of visitors and how they move around our website.
- Understanding what interests our users so that we can deliver the content and level of service you expect from us.
- Helping us to improve our website by measuring errors experienced by users of our site.
- Testing different designs or content on our website.

Functionality cookies will typically be set because of an action you have taken on our website but may also be set in the delivery of other services. For example:

- Saving preferences when using interactive share charts.
- Promotional cookies collect information about your browsing in order to deliver promotions relevant to you and your interests. We may, from time to time, use this type of cookie on our website to deliver promotions relevant to you.
- Promotional cookies may also be used to limit the number of times you see a promotion as well as help measure the effectiveness of the promotion.

Google analytics

The company website uses Google Analytics, a web analytics service provided by Google Inc. ('Google').

Google Analytics uses cookies to help (Firm Name) analyse how users use our website. The information generated by the cookie about your use of our website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the company website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google.

You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of the company website.

By using the company website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

Using browser settings to manage cookies

Most web browsers allow you to manage cookies via the browser settings. For example, you may choose to delete existing cookies, prevent your browser from accepting new cookies, have the browser notify you when you receive a new cookie or disable cookies altogether.