

How we use your personal information

This privacy notice is to let you know how we promise to look after your personal information. This includes what you tell us about yourself and what we learn through the recruitment process. This notice also tells you about your privacy rights and how the law protects you.

For the purpose of our recruitment process, your information will be held by MBNA Limited (MBNA) (part of the Lloyds Banking Group), its group companies and affiliates.

Your personal information will be held securely on MBNA systems and may be shared with other companies in the Lloyds Banking Group (Group) so that we and any other companies in the Group that you have dealings with, either now or in the future, can look after your potential employment relationship with MBNA. More information on Lloyds Banking Group can be found at www.lloydsbankinggroup.com and MBNA Limited at www.mbna.com.

If you have any questions, or want more detail about how we use your personal information, you can email us to ask at: mbnacareers@mbna.com

Heading	Text																			
How we use your information	<p>Data Protection law says that we are allowed to use personal information only if we have a proper reason to do so. This includes sharing it outside the Group. The law says we must have one or more of these reasons:</p> <ul style="list-style-type: none"> • To fulfil your contract of employment or another contract we have with you, or • When it is our legal duty, or • When it is in our legitimate interest, or • When you consent to it. <p>A legitimate interest is when we have a business or commercial reason to use your information. Even then, it must not unfairly go against your rights. Examples of legitimate Interests are detailed in the table below.</p> <p>The law and other regulations treat some types of sensitive personal information as special. This includes information about racial or ethnic origin, sexual orientation, religious beliefs, trade union membership, health information, and criminal records. We will not collect or use these types of information without your consent unless the law allows us to do so. If we do, it will only be when it is necessary:</p> <ul style="list-style-type: none"> • For reasons of substantial public interest, or • For employment purposes, or • For the detection and prevention of fraud and crime, or • To establish, exercise or defend legal claims. <p>Here is a list of all the ways that we may use your personal information, and which of the reasons we rely on to do so. This is also where we tell you what our legitimate interests are, when that is one of the reasons.</p> <table border="1" data-bbox="380 1605 1976 2745"> <thead> <tr> <th data-bbox="380 1605 688 1685">Our reason</th> <th colspan="2" data-bbox="688 1605 1976 1685">What we do</th> </tr> </thead> <tbody> <tr> <td data-bbox="380 1685 688 1863"> <ul style="list-style-type: none"> • To enter into and fulfil a contract of employment </td> <td colspan="2" data-bbox="688 1685 1976 1863"> <ul style="list-style-type: none"> • Manage recruitment processes • Manage shortlisting • Obtain references and vetting </td> </tr> <tr> <td data-bbox="380 1863 688 2071"> <ul style="list-style-type: none"> • To fulfil another contract we have with you if your application is successful </td> <td colspan="2" data-bbox="688 1863 1976 2071"> <ul style="list-style-type: none"> • Provide pension schemes and life assurance arrangements • Manage colleague benefits • Apply colleague discounts </td> </tr> <tr> <td data-bbox="380 2071 688 2139"> <ul style="list-style-type: none"> • Other purposes </td> <td colspan="2" data-bbox="688 2071 1976 2139"> <ul style="list-style-type: none"> • Use anonymised data for market research and quality surveys, including evaluating the effectiveness of our recruitment process and/or the performance of our suppliers / subcontractors </td> </tr> <tr> <td data-bbox="380 2139 688 2279"> <ul style="list-style-type: none"> • Our Legal duty </td> <td colspan="2" data-bbox="688 2139 1976 2279"> <ul style="list-style-type: none"> • Ensure rights to work • Comply with legal obligations and regulation • Provide information to regulators, courts or government bodies </td> </tr> <tr> <td data-bbox="380 2279 688 2745"> <ul style="list-style-type: none"> • Our legitimate interests </td> <td data-bbox="688 2279 1272 2745"> <p>What we do</p> <ul style="list-style-type: none"> • Retain copies of the application • Ensuring security of premises, data and technology • Address complaints and queries • Market research purposes • Manage training and development </td> <td data-bbox="1272 2279 1976 2745"> <p>Explanation of interest:</p> <ul style="list-style-type: none"> • To comply with rules and regulations that apply to us • To protect our staff, customers and property from inappropriate access, damage, crime or fraud • To manage our staff as efficiently as possible • To communicate with you and comply with your instructions • To run our business in an efficient and proper way. 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	<ul style="list-style-type: none"> For the prevention and detection of fraud and crime Use criminal records information to help detect, prevent and prosecute unlawful acts and fraudulent behaviour 																																
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Where we get information from	<p>Information you give to us:</p> <ul style="list-style-type: none"> When you apply for a role, or complete on-boarding literature When you talk to us during the recruitment process When you use our systems, tools and websites Information held on public record 																																
Who we receive and share your personal information with	<p>We may receive and share your personal information with other companies within the Group and these organisations:</p> <ul style="list-style-type: none"> Our suppliers, agents and advisers – such as IT provider – that provide services that help us to manage your recruitment, employment and benefits Recruitment agencies Social networks HMRC Disclosure & Barring Service or Disclosure Scotland Home Office and other government bodies Credit reference agencies Fraud prevention agencies Your previous employers or referees Pension and life assurance providers/trustees. 																																
Criminal Records Checks	<p>The Disclosure and Barring Service or Disclosure Scotland will refer the details provided on your application form to government and law enforcement bodies in accordance with any relevant legislation. The details provided to these bodies will be used for identifying possible matches to records held by them. Where such a match is established, information may be released to the Disclosure and Barring Service or Disclosure Scotland for inclusion on any certificate issued. The details provided on this form may be used to update the records held by the bodies specified above. The details provided on this application form may be used to verify your identity for authentication purposes.</p> <p>MBNA is required by the Disclosure and Barring Service or Disclosure Scotland Codes of Practice to treat all applicants who have a criminal record fairly and not discriminate because of a conviction or other information revealed.</p>																																

Credit Reference Agencies (CRAs)	<p>We may ask you to provide physical forms of identity verification when you apply for a position. Alternatively, we may search credit reference agency files in assessing your application, including searches on any past or other names used by you and searches on addresses where you have lived for the past five years. The agency also gives us other details and information from the Electoral Register to verify your identity. The agency keeps a record of our search, whether or not your application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit, although it may be used for debt tracing and to prevent money laundering. Additionally, if your information at the credit reference agency is linked to another person with whom, for example you have financial associations, we may look at their records when making our assessment.</p> <p>You have a right to apply to the credit reference agencies for a copy of your file.</p> <p>You can find out more about the CRAs on their websites, in the Credit Reference Agency Information Notice. This includes details about:</p> <ul style="list-style-type: none"> • Who they are. • Their role as fraud prevention agencies. • The information they hold and how they use it. • How they share personal information. • How long they can keep information. • Your data protection rights. <p>Here are links to the information notice for each of the three main Credit Reference Agencies: Callcredit www.callcredit.co.uk/crain Equifax www.equifax.co.uk/crain Experian www.experian.co.uk/crain</p>
Fraud Prevention Databases	<p>Fraud prevention databases have been established for the purpose of allowing organisations to share data on their employment fraud cases. The personal information we have collected from you will be shared with Cifas, a not-for-profit fraud prevention agency of MBNA is a member, who will use it to prevent fraud, other unlawful or dishonest conduct, malpractice, and other seriously improper conduct. If any of these are detected this could impact on your continued employment.</p> <p>Your personal information will also be used to verify your identity.</p> <p>Further details of how your information will be used by us and Cifas, and your data protection rights, can be found on the MBNA InterChange pages. If you require further information, please contact erteamchester@mbna.com.</p>
Sending information outside of the EEA.	<p>We will only send your information outside of the European Economic Area ('EEA') to:</p> <ul style="list-style-type: none"> • Follow your instructions • Comply with a legal duty • Work with our suppliers, agents and advisers who we use to help manage your recruitment, employment and benefits • Sharing the information within the Group <p>If we do transfer information to our agents or advisers outside of the EEA, we will make sure that it is protected in the same way as if it was being used in the EEA. We'll use one of these safeguards:</p> <ul style="list-style-type: none"> • Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA. Learn more on the European Commission Justice website. • Put in place a contract with the recipient that means they must protect it to the same standards as the EEA. Read more about this here <on the European Commission Justice website. • Transfer it to organisations that are part of Privacy Shield. This is a framework that sets privacy standards for information sent between the US and EU countries. It makes sure those standards are similar to what is used within the EEA. You can find out more about data protection on the European Commission Justice website.
How we protect your personal information	<p>We take the security of your information seriously. We have internal policies and controls in place to ensure that your information is not lost, accidentally destroyed, misused or disclosed, and is only processed, accessed and shared in accordance with this privacy notice.</p>
How long we keep your personal information	<p>We will keep your personal information for the duration of the recruitment process and we may keep your information for up to 3 years for one of these reasons:</p> <ul style="list-style-type: none"> • To respond to any questions or complaints • To show that we treated you fairly • To maintain records according to rules that applies to us. <p>We may keep your information for longer than 3 years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.</p> <p>If you are successful, you will receive access to the Colleague Data Privacy Notice describing how we will process your information, including retention periods.</p>
How to get a copy of your personal information, update your information or object to us using it	<p>You have the right of access to your personal information. You also have the right to transfer some information to other organisations. For more details on how to request a copy of your information please email hirschelp@mbna.com</p> <p>We take measures to ensure that the information we process is accurate and proportionate, if you want to update the information we hold or want to object to our use of your personal information please email at hirschelp@mbna.com</p>
How to withdraw your consent	<p>You can withdraw your consent at any time. Please contact us at hirschelp@mbna.com if you want to do so.</p>
Changes to this policy	<p>We keep this notice under regular review and we will reflect any updates within this notice. This notice was last updated on XXXX May 2018.</p> <p>For further information please contact: mbnacareers@mbna.com</p>

How to contact us for more information	<p>Please let us know if you want more information about the way we use your personal information.</p> <p>You can contact MBNA's Data Protection Officer at dataprotectionofficer@mbna.com</p> <p>You also have the right to complain to the Information Commissioner's Office. Find out on their website how to report a concern at https://ico.org.uk/concerns/</p>
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