

## How we use your personal information

The information which you provide to us (Kent Reliance) or which we obtain through our dealings with you or in connection with your account will be held by us on our computers and in other records. We may use your personal information to help us provide the products and services you are applying for, to deal with your enquiries and requests, to improve the quality of our products and services and to conduct an electronic search on you via the services of external agencies in order to confirm your identity and comply with money laundering regulations.

We may also share your information with third parties (including law enforcement agencies) to protect both ourselves and our customers against theft or fraud and we may pass your information to anyone you appoint to administer/operate your account on your behalf.\* We may also disclose your details where we are required to do so by law and to successors in title to our business, our service providers, appointed representatives and any of its “parent undertakings” and/or “subsidiary undertakings” (as those terms are defined in s1162 of the Companies Act 2006) from time to time, including, but not limited to, Kent Reliance Provident Society Limited (the “Provident Society”) and members of the Kent Reliance Group (as defined in the section “Becoming a member of the Provident Society”), in order to provide the products and services you need. If your marketing preferences allow, we and our carefully selected third party partners may use your information to identify and contact you about offers, products or services it or they believe will interest you. Where we transfer your personal information outside the European Economic Area, we will endeavor to protect your personal information in accordance with our obligations as a data controller pursuant to the Data Protection Act 1998.

If you decide to become a member of the Provident Society (please see the section “Becoming a member of the Provident Society”), we will provide your details to the Provident Society so that it can register you as a member and provide membership services to you. To find out more about membership of the Provident Society, please consult the rules of the Provident Society as adopted from time to time (the “Rules”). A copy of the Rules is available on request and/or at the Provident Society’s website, [kpbs.com](http://kpbs.com). Details of how the Provident Society uses your personal information when you decide to become a member are provided in the section entitled “Becoming a member of the Provident Society”.

If you have any questions about the Data Protection Act 1998 or your rights under it, please write to the Head of Compliance at Kent Reliance, PO Box 174, Chatham, Kent ME4 4WG or email us at [mail@krbs.com](mailto:mail@krbs.com). Please be aware that email cannot be used for any sensitive information, such as account details, balance information or address changes.

\* Where an applicant’s account is administered on its behalf by an operator, we may use both the applicant’s and the operator’s personal information for any of the purposes disclosed above.