Children's Savings and Investments Privacy Notice

KentReliance

Privacy at a Glance

Your information journey

You tell us information

Your name, date of birth, contact details and information needed to open and manage your savings account.

We use it to run your account

We use your information to open your account, manage your savings, process payments and contact you when we need to.

We keep it safe

We use security systems, monitoring and staff training to help protect your information.

Sometimes we share it

We may share information with trusted organisations that help us provide banking services, prevent fraud or meet legal requirements.

You have rights

You can ask questions about your information, request a copy, correct information that is wrong and make choices about how we use it.

Quick facts

- We collect some information about you.
- We use it to provide your savings account.
- We work hard to keep your information safe.
- We only share it when we have a valid reason.
- Sometimes the law requires us to use or share information.
- You can choose whether to receive marketing messages.
- Computers may help us make decisions, but important decisions are always reviewed by people.
- You have rights over your information.
- You can ask us questions at any time.

The short version

What you really need to know

- We collect some information about you so we can provide your savings account.
- We keep it secure.
- We only share it when necessary.
- You have rights and choices about how it is used.
- If you do not understand something, you can ask us, a parent, guardian or trusted adult for help.

Want to know more?

Click or turn to:

- What information do we collect?
- Why do we use your information?
- Who do we share information with?
- Your rights
- How we keep information safe

Your privacy and your savings account

Welcome

We want you to understand what happens to your information when you have a savings account with us.

We care about your privacy

When you have a savings account with us, we need to use some information about you. This is called your personal information.

We promise to:

- Explain things clearly.
- Only use information when we have a good reason.
- Keep your information safe.
- Let you know about your rights.

If there is anything you do not understand, you can ask us or talk to a parent, guardian or trusted adult.

Who are we?

We are the bank that provides your savings account. Our Bank is called Kent Reliance, and we are part of OSB Group. Our registered data controller is called OneSavings Bank PLC.

We are responsible for looking after your personal information and making sure we use it properly.

If you have questions about your information, you can email our Data Protection Team: **dataprotection@osb.co.uk**

What information do we collect?

Information about you

We may collect:

- Your name
- Date of birth
- Address
- Email address
- Phone number

Information about your account

We may collect:

- Your account number.
- Your account balance.
- Money paid into your account.
- Money paid out of your account.

Information when you contact us

This includes:

- Emails
- Letters
- Messages
- Phone calls

Information about your device

When you use our website or app we may collect:

- IP address
- Device type
- Login information
- Website activity

Why do we use your information?

To run your savings account

We use your information to:

- Open your account.
- Manage your savings.
- Send and receive payments.
- Contact you about your account.

To keep you safe

We use information to:

- Check identities.
- Prevent fraud.
- Protect your account.
- Detect financial crime.

To follow the law

Banks must follow rules and regulations.

Sometimes we must use or share information because the law requires us to.

To improve our services

We may use information to:

- Improve our website and app.
- Understand how customers use our services.
- Make banking easier and safer.

Who do we share information with?

Sometimes we need to share information with trusted organisations.

We may share information with:

- Payment providers.
- Fraud prevention agencies.
- Regulators and government bodies.
- Companies that help us provide banking services.
- Companies that are part of OSB Group – a full list is available on our website at Full Privacy Policy.

We will not:

- Sell your personal information.
- Share information without a valid reason.

Marketing

Marketing means telling you about products and services.

You can choose whether you want marketing messages and you can change your mind at any time.

Your choices

- Receive marketing.
- Stop receiving marketing.

Do computers make decisions about me?

Sometimes computer systems help us:

- Check your identity.
- Check account eligibility.
- Protect against fraud.

Important: A trained person reviews important decisions before they are finalised.

You can ask us to explain a decision.

How long do we keep information?

We keep information only for as long as we need it.

When we no longer need it:

- We securely delete it, or
- We make sure it can no longer identify you.

Your rights

You have important privacy rights, including:

- Seeing what information we hold about you.
- Correcting information that is wrong.
- Asking us to delete information in some situations.
- Asking us to limit how we use information.
- Objecting to certain uses of information.
- Asking for a copy of your information.
- Stopping marketing messages.

Keeping your information safe

We use security systems to protect your information.

You can help by:

- Keeping passwords secret.
- Logging out when finished.
- Telling us if something does not look right.

Cookies

Cookies are small files that help our website work.

They can:

- Remember your settings.
- Help us improve our website.
- Make services easier to use.

You can manage cookie settings whenever you want.

Need help?

If anything in this notice is confusing:

- Ask a parent or guardian
- Contact us
- Email our Data Protection Team

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