

**HOW WE USE PERSONAL INFORMATION**

### The meaning of some terms that we use in this privacy notice:

**We, us and our** means Family Building Society, National Counties Building Society and/or Counties Home Loan Management Limited, all of Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL.

**Profiling** means any form of automated processing of your personal information to evaluate certain personal aspects about you, such as to analyse or predict aspects concerning your economic situation, health, personal preferences, interests, reliability, behaviour, location or movements.

**Process or processing** includes everything we do with your personal information from its collection, right through to its destruction or deletion when we no longer need it. This includes for instance collecting it (from you), obtaining it (from other organisations), using, sharing, storing, retaining, deleting, destroying, or transferring it overseas.

**Legitimate interests** is mentioned in our privacy notice because data protection laws allow the processing of personal information where the purpose is legitimate and is not outweighed by your interests, fundamental rights and freedoms. Those laws call this the legitimate interests legal ground for personal data processing.

## WHO WE ARE AND HOW TO CONTACT US AND OUR DATA PROTECTION OFFICER

We are a data controller of your personal information. This means information that is about you or from which we can identify you. This privacy notice describes how we deal with your personal information. We are the data controller of this information under relevant data protection laws because in the context of our business relationship with you we decide how and why it is processed in the ways explained in this privacy notice.

You will see throughout this privacy notice that we mention Credit reference agencies and Fraud prevention agencies. Please read the sections about

how we share your information with them and how they will use your personal information carefully and contact those organisations if you have questions (their website details are given on page 9 of this leaflet).

Our Data Protection Officer can be contacted at any time by writing to the address on the backpage of this leaflet, including if you have queries about this privacy notice or wish to exercise any of the rights mentioned in it.

This privacy notice may be updated from time to time.

You can view and download our current privacy notice at [familybuildingsociety.co.uk/how-we-use-personal-information](https://familybuildingsociety.co.uk/how-we-use-personal-information)

## HAVE YOU BEEN INTRODUCED TO US BY A BROKER OR OTHER INTERMEDIARY?

Our products and services are available through our head office, our branch and, for savings only, through our own websites. They are also available through professional and financial advisors and anyone else who acts as a person sitting in between you and us in relation to what we do for you - in this notice we will call these persons "brokers and other intermediaries".

When a broker or other intermediary processes your personal information as a data controller in its own right, its own privacy notice will apply and you should ask them for a copy if you do not have one by the time you are introduced to us. When a broker or other intermediary processes your personal information on our behalf, this privacy notice will apply, and you should contact our Data Protection Officer to exercise your rights under data protection laws.

## WHAT KINDS OF PERSONAL INFORMATION ABOUT YOU DO WE PROCESS?

This will depend on the products or services you apply for and (if your application is successful) obtain from us. Before we explain what particular information we need in relation to our mortgages

or savings products we will explain what information is relevant to all of our products and services, including our mortgages and savings products.

## PERSONAL INFORMATION THAT WE GENERALLY PROCESS IN CONNECTION WITH ALL OUR PRODUCTS AND SERVICES

This includes:

- your title, full name, your contact details, including for instance your email address, home and mobile phone numbers;
- your home address, correspondence address (where different from your home address) and address history;
- your date of birth and/or age, e.g. to make sure that you are eligible to apply for the product and/or that it is suitable for you;
- your nationality and/or place of birth, if this is necessary for us to comply with our legal and regulatory requirements;
- information about your occupation;
- records of how you have contacted us and, if you get in touch with us online, details such as your mobile phone location data and IP address. The IP address can be used to identify your point of access to the Internet so can reveal your general location e.g. town/county/country;
- Personal information which we obtain from Fraud prevention agencies (see 'How do we share information with Fraud prevention agencies?' section on page 9);
- some special categories of personal data such as about your health or if you are a vulnerable customer (see section 4 and 5 of 'What are the legal grounds for our processing of your personal information?' for more details); and
- where the account is applied for or held by a corporate body of which you are a director, partner or trustee, your full name and position. In addition, the personal information mentioned above if you are a shareholder, trustee (or equivalent) or other

stakeholder with more than 25% of shareholding or voting rights or who otherwise exercises control over the management of the account holder.

## ADDITIONAL PERSONAL INFORMATION THAT WE PROCESS IN CONNECTION WITH A MORTGAGE

This includes:

- your financial details e.g. your salary and details of other income, details of your savings, your expenditure, and account(s) held with other providers if you pay your mortgage from those other account(s);
- details about all of your existing borrowings and loans;
- personal information about your credit history which we obtain from Credit reference agencies including data which originates from Royal Mail (UK postal addresses), local authorities (electoral roll), the insolvency service, Companies' House, other lenders and providers of credit (who supply data to Credit reference agencies; court judgments, decrees and administration orders made publicly available through statutory public registers (see 'How do we share information with Credit reference agencies?' section on page 8));
- information about your employment status including whether you are employed, retired or receive benefits;
- information about your occupier status, such as whether you are a tenant, live with parents or are an owner occupier of the property in which you live at the time of your application;
- information which is relevant for your residency and/or citizenship status, such as your nationality, your length of residency in the UK and/or whether you have the permanent right to reside in UK;
- your marital status, family, lifestyle or social circumstances if relevant to the mortgage product (e.g. the number of dependents you have or if you are a widow or widower); and

- where relevant, information about any guarantor or chargor which you provide in any application.

### ADDITIONAL PERSONAL INFORMATION THAT WE PROCESS IN CONNECTION WITH A SAVINGS PRODUCT

This includes:

- your financial details e.g. details of account(s) held with other providers if you pay into your savings product from those other account(s), and the other way around;
- where a person other than the savings account holder makes a withdrawal from the account, information about that person and the transaction; and
- information about your tax position.

### JOINT APPLICANTS, GUARANTORS, CHARGORS AND POWERS OF ATTORNEY

If you make a joint application with your spouse, partner or family member, we will also collect the personal information mentioned above about that person. You must show this privacy notice to the other applicant and make sure they confirm that they know you will share their personal information with us for the purposes described in it. If you refer to the “What are the legal grounds for our processing of your personal information?” section on this page, you will see reference to consent and a description of some limited scenarios where it may be relevant to what we do with personal information. If we ask you to obtain consent from the joint applicant (such as for marketing) you should do that using the consent tool that we give or make available to you for that purpose.

If you apply for your mortgage with a guarantor or chargor, that person will see this privacy notice when he/she submits his/her own personal information to us because he/she must necessarily complete an application form.

If there is somebody who has Power of Attorney,

or similar, over your affairs, that person will see this privacy notice when we make contact with him/her directly.

### WHAT IS THE SOURCE OF YOUR PERSONAL INFORMATION?

We will generally collect your personal information from you directly or from a third party authorised to act on your behalf. If you are introduced to us by a broker or other intermediary, we will obtain some personal information about you indirectly from them when they introduce you to us.

In addition, we obtain your personal information from other sources such as Fraud prevention agencies, Credit reference agencies, your employer, landlord, other lenders, accountant and other professional advisers, HMRC, DWP, Land Registry, publically available directories and information (e.g. phone directory, social media, internet, news articles), debt recovery and/or tracing agents, other organisations to assist in prevention and detection of crime, police and law enforcement agencies.

Some of the personal information obtained from Credit reference agencies will have originated from publicly accessible sources. In particular, Credit reference agencies’ draw on court decisions, bankruptcy registers and the electoral register (also known as the electoral roll). We have mentioned above in the lists of personal information, that we process some of the Credit reference agencies’ other sources of information (which are our own source of information too).

### WHAT ARE THE LEGAL GROUNDS FOR OUR PROCESSING OF YOUR PERSONAL INFORMATION (INCLUDING WHEN WE SHARE IT WITH OTHERS)?

Data protection laws require us to explain what legal grounds justify our processing of your personal information (this includes sharing it with other organisations). For some processing more than one legal ground may be relevant (except

where we rely on consent). Here are the legal grounds that are relevant to us:

**1) Processing necessary to perform our contract with you or for taking steps prior to entering into it during the application stage:**

- a) administering and managing your account and services relating to that, updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt;
- b) sharing your personal information with other payment services providers such as when you ask us to share information about your account with them;
- c) all stages and activities relevant to managing your account including enquiry, application, administration and management of accounts, illustrations, requests for transfers of equity, setting up, changing and removing guarantors or chargers; and
- d) for some of our profiling. We explain more about our profiling activities in the 'Profiling' section on page 10.

**2) Processing necessary for the following legitimate interests which apply to us and in some cases other organisations (who we list in section 2(c) and 2(l), where we consider, on balance, is appropriate for us to do so:**

- a) administering and managing your account and services relating to that, updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt;
- b) to test the performance of our products, services and internal processes;
- c) to adhere to guidance and best practice under the regimes of governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Payment Systems Regulator, the Ombudsman, the Information Commissioner's Office and under the

Financial Services Compensation Scheme;

- d) for management and audit of our business operations including accounting;
- e) to carry out searches at Credit reference agencies and at Fraud prevention agencies at the application stage, and periodically after that;
- f) to carry out monitoring and to keep records (see 'Do we do any monitoring involving processing of your personal information?' section on page 10 where we explain more);
- g) to administer our good governance requirements and those of other members of our Group such as internal reporting and compliance obligations or administration required for Annual General Meeting processes;
- h) to help develop and improve the products and services offered to you and other customers;
- i) for market research and analysis and developing statistics;
- j) to contact you prior to the expiry of your mortgage product with details of our available mortgage products for which you are eligible or providing you with details of products available for reinvestment when your savings bond matures, for example;
- k) for some of our profiling, in particular where this does not have a legal effect or otherwise significantly affect you. We explain more about our profiling activities in the 'Profiling' section on page 10; and
- l) when we share your personal information with these other people or organisations;
  - your guarantor or charger (if you have one);
  - any occupier or other person who is required to postpone or charge his/her rights or interests in our favour;
  - joint account holders, trustees and beneficiaries and any person with Power of Attorney over your affairs (in each case only if relevant to you);

- the borrower(s), and any other person who provides property or cash as additional security or holds a linked offset account (only if relevant to you);
  - other persons where you have requested that we send correspondence about your account to them;
  - other account holders or individuals when we have to provide your information to them because some money paid to you by them should not be in your account;
  - the broker or other intermediary who introduced you to us;
  - our legal and other professional advisers, auditors and actuaries;
  - financial institutions, such as to lend to or arrange the lending of funds to the Society;
  - governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Payment Systems Regulator, the Ombudsman, the Land Registry and Land Charges Department, the Information Commissioner's Office and under the Financial Services Compensation Scheme;
  - tax authorities who are overseas for instance if you are subject to tax in another jurisdiction we may share your personal information directly with relevant tax authorities overseas (instead of via HMRC);
  - other organisations and businesses who provide services to support us in managing our relationship with you and operating our business. Organisations such as debt recovery agencies, property managers, conveyancers and valuers panel managers, insurers, back up and server hosting providers, mailing services, IT software and maintenance providers, data services, document storage providers and suppliers of other back office functions;
  - buyers and their professional representatives as part of any restructuring or sale of our business or assets;
  - Credit reference agencies and Fraud prevention agencies (see 'How do we share information with Fraud prevention agencies?' section on page 9 and 'How do we share information with Credit reference agencies?' section on page 8 where we explain more); and
  - market research and other organisations who help us to develop and improve our products and services.
- 3) Processing necessary to comply with our legal obligations:**
- a) for compliance with laws that apply to us;
  - b) for establishment, defence and enforcement of our legal rights or those of any other member of our Group;
  - c) for activities relating to the prevention, detection and investigation of crime;
  - d) to carry out identity checks and anti-money laundering checks at the application stage, and periodically after that;
  - e) to carry out monitoring and to keep records (see 'Do we do any monitoring involving processing of your personal information?' section on page 10 where we explain more);
  - f) to deal with requests from you to exercise your rights under data protection laws;
  - g) to process information about a crime or offence and any related proceedings (in practice this will be relevant if we know or suspect fraud); and
  - h) when we share your personal information with these other people or organisations:
    - your guarantor or chargor (if you have one);
    - joint account holders, trustees and beneficiaries, and any person with Power of Attorney over your affairs (in each case only if relevant to you);

- a person appointed by a court with responsibility over your affairs such as a deputy, curator bonis, guardian, intervener and trustee in bankruptcy;
  - the borrower(s) and any other person who provides property or cash as additional security or holds a linked offset account (only if relevant to you);
  - other payment services providers such as when you ask us to share information about your account with them;
  - other account holders or individuals when we have to provide your information to them because some money paid to you by them should not be in your account;
  - law enforcement agencies and governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Payment Systems Regulator, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme (depending on the circumstances of the sharing); and
  - courts and other organisations where that is necessary for the administration of justice, to protect vital interests and to protect the security or integrity of our business operations.
- 4) Processing with your **consent**:
- a) when you request that we share your personal information with someone else and consent to that;
  - b) when we offer to introduce you to one of our partners and you consent to that;
  - c) when you consent to us using your personal information for a case study;
  - d) for some of our marketing communications, such as to tell you about our products, services, promotions, offers and events which may be of interest to you;
  - e) for some of our profiling – we explain more about our profiling activities in the 'Profiling' section on page 10; and
  - f) for some of our processing of special categories of personal data such as about your health or if you are a vulnerable customer (and it will be explained to you when we ask for that explicit consent what purposes, sharing and use it is for).
- 5) Processing for a **substantial public interest** under laws that apply to us:
- a) processing of your special categories of personal data such as about your health or if we believe you are a vulnerable customer, in order to protect your economic well-being and;
  - b) when we share your personal information with other people and organisations such as your relatives, social services, your carer, and the person who has Power of Attorney over your affairs, if they need to know that you are a vulnerable customer and to protect your economic well-being.

## HOW AND WHEN CAN YOU WITHDRAW YOUR CONSENT?

Much of what we do with your personal information is **not** based on your consent, instead it is based on other legal grounds. For processing that is based on your consent, you have the right to take back that consent for future processing at any time. This will not affect any use we have made of the information before you withdrew your consent. You can do this by contacting us using the details on the back page. The consequence might be that we cannot send you some communications (see 4(d)) or that we cannot take into account special categories of personal data such as about your health or if you are a vulnerable customer (but these outcomes will be relevant only in cases where we rely on explicit consent for this).

We will tell the broker or other intermediary who introduced you to us that you have withdrawn your

consent only if it is our data processor (this means an organisation who is processing personal information on our behalf) or if we are required to tell them when you exercise certain rights under data protection laws. Where your broker or other intermediary processes your personal information as a data controller in their own right, you should make sure you contact them directly to withdraw your consent.

To comply with payment services regulations we have to share some of your personal information with other payment service providers in some circumstances such as when you ask us to share information about your account with them. Whilst those payment services regulations mention 'consent' for this, 'consent' in that context does not have the same meaning as 'consent' under data protection laws. The legal grounds which may be relevant to this are compliance with our legal obligations, performance of our contract with you, our legitimate interests, or a combination of these. This is why if you ask to withdraw consent from what we do with your personal information where we need to have it under the payment services regulations, we may still have to hold and use your personal information.

### IS YOUR PERSONAL INFORMATION TRANSFERRED OUTSIDE THE UK OR THE EEA?

We are based in the UK but sometimes your personal information may be transferred outside the UK or the European Economic Area (EEA). If it is processed within Europe or other parts of the EEA then it is protected by European data protection standards. Some countries outside the EEA do have adequate protection for personal information under laws that apply to us. We will make sure that suitable safeguards are in place before we transfer your personal information to countries outside the EEA which do not have adequate protection under laws that apply to us. Safeguards include contractual obligations imposed on the recipients of your personal information. Those obligations require the recipient to protect your personal information

in-line with UK data protection standards. Safeguards also include requiring the recipient to subscribe to 'international frameworks' intended to enable secure data sharing and where the framework is the means of protection for the personal information.

If you would like more information on this, please let us know using the details on the back page.

### HOW DO WE SHARE YOUR INFORMATION WITH CREDIT REFERENCE AGENCIES?

In order to process your application, we will perform credit (for mortgages) and identity checks (for both mortgages and savings products) on you with one or more Credit reference agencies. To do this, we will supply your personal information to Credit reference agencies and they will give us information about you. This will include information from your mortgage application and about your financial situation and financial history. Credit reference agencies will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- check your identity;
- assess your creditworthiness and whether you can afford the mortgage;
- verify the accuracy of the data you have provided to us;
- prevent criminal activity, fraud and money laundering; and
- trace and recover debts.

We will continue to exchange information about you with Credit reference agencies while you have a mortgage with us. This will include details of your repayments and whether you repay in full and on time. This information may be supplied to other organisations by Credit reference agencies.

When Credit reference agencies receive a credit search from us they will place a search footprint on your credit file that may be seen by other lenders.



If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. Credit reference agencies will also link your records together and these links will remain on your and their files until such time as you or your partner successfully requests with the Credit reference agencies to break that link.

The identities of the Credit reference agencies, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the Credit reference agencies are explained in more detail - on our website [familybuildingsociety.co.uk](http://familybuildingsociety.co.uk)

The Credit Reference Agency Information Notice (CRAIN) is also accessible from each of the three Credit reference agencies through

[www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)

[www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)

[www.experian.co.uk/crain](http://www.experian.co.uk/crain)

## HOW DO WE SHARE YOUR INFORMATION WITH FRAUD PREVENTION AGENCIES?

The personal information that you have provided, we have collected from you, or we have received from third-parties will be used to prevent fraud and money-laundering, and to verify your identity. These checks require us to process personal data about you.

Fraud prevention agencies can hold your personal data for different periods of time and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services you have requested, or we may stop existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may

result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us using the details on the backpage of this leaflet.

Fraud prevention agencies may allow the transfer of your personal data outside of the UK. This may be to a country where the UK Government has decided that your data will be protected to UK standards, but if the transfer is to another type of country, then the fraud prevention agencies will ensure your data continues to be protected by ensuring appropriate safeguards are in place.

Further details of how your information will be shared by us and these fraud prevention agencies, and your data protection rights, can be found by contacting [cifax.org.uk/fpn](http://cifax.org.uk/fpn)

## WHAT SHOULD YOU DO IF YOUR PERSONAL INFORMATION CHANGES?

You should tell us without delay so that we can update our records.

If you were introduced to us by a broker or other intermediary who is a data controller in its own right, you should contact them separately. In some cases where you exercise rights against us under data protection laws (see page 11) we may need to inform the broker or other intermediary but this will not always be the case.

## DO YOU HAVE TO PROVIDE YOUR PERSONAL INFORMATION TO US?

We are unable to provide you with the mortgage or savings product or to process your application without having personal information about you. Your personal information is required before you can enter into the relevant contract with us, or it is required during the life of that contract, or it is required by laws that apply to us. If we already hold some of the personal information that we need – for instance if you are already a customer – we may not need to collect it again when you make your application.

In cases where providing some personal information is optional, we will make this clear. For instance, we will say in application forms or on our website or via the broker or other intermediary, if alternative (such as work) phone number contact details can be left blank.

### DO WE DO ANY MONITORING INVOLVING PROCESSING OF YOUR PERSONAL INFORMATION?

In this section monitoring means any listening to, recording of, viewing of, intercepting of, or taking and keeping records (as the case may be) of calls, email, text messages, social media messages and other communications.

We may monitor where permitted by law and where the law requires it. In particular, where we are required by the Financial Conduct Authority's regulatory regime to record certain phone calls we will do so.

Some of our monitoring may be to comply with regulatory rules, self-regulatory practices or procedures relevant to our business, to prevent or detect crime, in the interests of protecting the security of our communications systems and procedures, to have a record of what we have discussed with you and actions agreed with you, to protect you and to provide security for you (such as in relation to fraud risks on your account).

Phone calls may be recorded to make sure that we have a record of what has been discussed and what your instructions are.

Both phone call recording and monitoring may be conducted for quality control and staff training purposes.

Some of our monitoring may check for obscene or profane content in communications.

We may conduct short term carefully controlled monitoring of your activities on your account where this is necessary for our legitimate interests or to comply with our legal obligations, for instance, where we suspect fraud, money laundering or other crimes.

### PROFILING

This section is relevant where we make decisions about you using only technology, and where none of our employees or any other individuals have been involved in the decision making process. We may do this:

- when you apply for a mortgage or open an account with us, to check that you meet the conditions needed to have the mortgage or account. This may include checking age, residency, nationality or financial position;
- to decide what marketing communications are suitable for you;
- to place you in groups with similar customers. This helps us to design products and services for different customers and to manage our relationships with them; and
- to analyse statistics.

We can do this activity based on our legitimate interests only where the profiling does not have a legal or other significant effect on you. Profiling for direct marketing can mean there is a separate right to object (see 'What are your rights under data protection laws?' section on page 11).

### FOR HOW LONG IS YOUR PERSONAL INFORMATION RETAINED BY US?

Unless we explain otherwise to you, we will hold your personal information for the following periods:

- **Retention in case of queries.** We will keep your personal information in case of queries from you (for instance, if you apply unsuccessfully for a product or service) for up to two years unless we have to keep it for a longer period (see directly below);
- **Retention in case of claims.** We will keep your personal information for the period in which you might legally bring complaints or claims against us which in practice means:
  - if you are a savings customer, for seven years after your relationship with us has ended

- if you are a mortgage customer, for 25 years after your relationship with us has ended;
- if you are both a savings and mortgage customer, for between seven and 25 years after your relationship with us has ended, depending on the respective closure dates of your mortgage and savings accounts unless we have to keep it for a longer period (see directly below); and
- **Retention in accordance with legal, regulatory or technical reasons.** We may keep your personal information for a longer period if we cannot delete it for legal, regulatory or technical reasons.

If you would like further information about our data retention practices, contact our Data Protection Officer.

## WHAT ARE YOUR RIGHTS UNDER DATA PROTECTION LAWS?

Here is a list of the rights that all individuals have under data protection laws. They do not apply in all circumstances. If you wish to exercise any of them we will explain at that time if they apply or not.

- The **right to be informed** about your processing of your personal information;
- The right to have your personal information **corrected if it is inaccurate** and to have **incomplete personal information completed**;
- The right to **object** to processing of your personal information;
- The right to **restrict processing** of your personal information;
- The right to **have your personal information erased** (the “right to be forgotten”);
- The right to **request access** to your personal information and to obtain information about how we process it;
- The right to **move, copy or transfer your personal information** (“data portability”);

- Rights in relation to **automated decision making which has a legal effect or otherwise significantly affects you.**

More details on the above are available on our website, [familybuildingsociety.co.uk/rights](https://familybuildingsociety.co.uk/rights) (please see the ‘Your Data Protection Rights’ document, under the ‘Data Protection Law’ subsection) or on request. You may also contact our Data Protection Officer.

If you wish to exercise any of these rights against the Credit reference agencies and Fraud prevention agencies, or a broker or other intermediary who is a data controller in its own right, you should contact them separately.

Please let us know if you are unhappy with how we have used your personal information. You also have the right to complain to the Information Commissioner’s Office which enforces data protection laws: [ico.org.uk](https://ico.org.uk)

## YOUR MARKETING PREFERENCES AND WHAT THIS MEANS

We may use your home address, phone numbers, email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact you according to your marketing preferences. This means we do this only if we have a legal ground which allows it under data protection laws – see ‘section 4 of ‘What are the legal grounds for our processing of your personal information?’ on page 7 for what our legal ground for marketing is. You can stop our marketing at any time by writing to us using the details on the backpage or by following the instructions in the marketing email or other communication.



Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

**Principal Office:** Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL.

**Phone:** 03330 140144

**Email:** [savings.service@familybsoc.co.uk](mailto:savings.service@familybsoc.co.uk)  
[mortgage.service@familybsoc.co.uk](mailto:mortgage.service@familybsoc.co.uk)



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**Principal Office:** Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL.

**Phone:** 03300 243411

**Email:** [savings.service@ncbs.co.uk](mailto:savings.service@ncbs.co.uk)



Counties Home Loan Management Limited (registered in England No. 2436601) is a subsidiary of National Counties Building Society.

The Company's registered office is 30 Church Street, Epsom, Surrey KT17 4NL. Authorised and regulated by the Financial Conduct Authority.