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# GENERAL DATA PROTECTION REGULATION: DATA PRIVACY NOTICE & MARKETING CONSENTS.

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## > INTERMEDIARY Q&A

- Q What is the General Data Protection Regulation (GDPR)?
- Q What are the consequences of a GDPR breach?
- Q How can I ensure my Halifax Intermediaries client is provided with a compliant privacy notice?
- Q Do the marketing consent regulations impact the Halifax Intermediaries sales process and customer?
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# GENERAL DATA PROTECTION REGULATION

## > INTERMEDIARY Q&A

### SUMMARY OF THE REGULATION

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**Q** What is the General Data Protection Regulation (GDPR)?

**A** The GDPR is a European Union (EU) legislation, effective from 25 May 2018 and impacts all industries and organisations.

It replaces the Data Privacy Act 1998 and is an incremental step aiming to give individuals more control over how their personal data is used in an increasingly data-driven environment

For full details of the GDPR, please visit the [Information Commissioners Office \(ICO\)](#) website.

**Q** What are the consequences of a GDPR breach?

**A** Breaches will be considered by the ICO on a case-by-case basis There will be two levels of fines:

The first is up to £10 million or 2% of the company's global annual turnover of the previous financial year, whichever is higher.

The second is up to £20 million or 4% of the company's global annual turnover of the previous financial year, whichever is higher.

# GENERAL DATA PROTECTION REGULATION

## > INTERMEDIARY Q&A

### HALIFAX INTERMEDIARIES CUSTOMER PRIVACY NOTICE

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**Q** How can I ensure my client is provided with a GDPR compliant privacy notice?

**A** Being transparent and providing accessible information to your clients about how their personal data will be used is a key element of the GDPR.

To assist you in providing this information to your client, the Halifax Intermediaries customer Privacy Notice, held within our Customer Confirmation document, has been updated to ensure the information is in line with the regulation and is easy to understand.

By ensuring you always provide your client with a copy of the Halifax Intermediaries Customer Confirmation document at the start of the mortgage sales process, you will be meeting your responsibilities under the Data Privacy Notice rules.

# GENERAL DATA PROTECTION REGULATION

## > INTERMEDIARY Q&A



### HALIFAX INTERMEDIARIES CUSTOMER MARKETING CONSENT

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**Q** Do the GDPR consent regulations impact the Halifax Intermediaries sales process and customer?

**A** Under the new GDPR rules, individuals cannot be opted-in to marketing automatically, explicit consent to be sent marketing must be provided.

When placing your client's application with Halifax Intermediaries using our online system, we do not currently ask you to specify your client's marketing preferences, there will be no change to this process.

If your client wishes to provide marketing consent to Halifax, they can do so by contacting Halifax directly by calling 0345 720 3040 following the completion of their mortgage application.

**Q** How will Halifax Intermediaries manage customer marketing consents following GDPR?

**A** Customer marketing consents are held at brand level i.e. Halifax, this includes a number of product ranges e.g. mortgages, banking, savings, insurance.

By opting-in to marketing, a customer is giving Halifax permission to contact them with relevant offers on any of these products and carefully selected messages from other companies within Lloyds Banking Group.

# FURTHER INFORMATION

For further help and support please contact your local  
**Business Development Manager**

Alternatively, visit our intermediary website  
[www.halifax-intermediaries.co.uk](http://www.halifax-intermediaries.co.uk)

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