

# FAIR PROCESSING NOTICE



**Kensington Mortgage Company Limited (the 'Company') is a data controller that collects and processes personal data relating to its employees to manage the employment relationship. The Company is committed to being transparent about how it collects and uses that data and to meeting its data protection obligations.**

## **What information does the Company collect?**

The Company collects and processes a range of information about you. This includes:

- your name, address and contact details, including email address and telephone number, date of birth and gender;
- details of your qualifications, skills, experience and employment history, including start and end dates, with previous employers and with the Company;
- the terms and conditions of your employment;
- information about your remuneration, including entitlement to benefits such as pensions or insurance cover;
- details of your bank account and national insurance number;
- information about your marital status, next of kin, dependants and emergency contacts;
- information about your nationality and entitlement to work in the UK, including a copy of your passport and any visas required to prove your right to work in the UK;
- information about your criminal record and credit history;
- details of your schedule (days of work and working hours) and attendance at work;
- details of periods of leave taken by you, including holiday, sickness absence, family leave and sabbaticals, and the reasons for the leave;
- details of any disciplinary or grievance procedures in which you have been involved, including any warnings issued to you and related correspondence including your inclusion of a work colleague or union representative to carry out the role of companion in those proceedings if applicable.;
- assessments of your performance, including appraisals, performance reviews and ratings, training you have participated in, performance improvement plans and related correspondence;
- information about medical or health conditions, including whether or not you have a disability for which the Company needs to make reasonable adjustments;
- information about your car registration and the make and model of your car to provide regular or visitor car parking at the Ascot House office in Maidenhead;
- biometric data used for identification purposes in the form of a photograph on building security passes to protect the Company's interests and deliver our duty of care to our employees and visitors;
- CCTV footage of the external perimeter of the Ascot House office in Maidenhead and the reception area of the Mark Lane office in London in order to protect the Company's interests and deliver our duty of care to our employees and visitors, and.
- Annual 'Fit and Proper' declarations for employees in roles as required by the Company's Regulator the Financial Conduct Authority.

The Company collects this information in a variety of ways. For example, data is collected through application forms or CVs; obtained from your passport or other identity documents such as your driving licence; from forms completed by you at the start of or during employment (such as expression of wish forms); from correspondence with you; through interviews, meetings or other assessments; or through HR self-service, Learning Management and Employee Benefits portals.

In some cases, the Company collects personal data about you from third parties, such as references supplied by former employers, information from employment background screening providers, information from credit reference agencies and information from credit and criminal records checks permitted by law.

Data is stored in a range of different places, including in your personnel e-file, in the Company's internal and externally hosted HR & Benefits management systems and in other IT systems (including the Company's email system).

## **Who has access to data?**

Your information will be shared internally, including with members of the HR Team, your line manager, managers in the business area in which you work, hiring managers and IT staff, if access to the data is necessary for performance of their roles.

The Company shares your data with third parties that process data or process data on the Company's behalf in order to:

- carry out pre-employment background screening checks from third-party providers; including:
  - checks against Watchlists maintained by Law Enforcement and Regulatory Bodies;
  - validation of your identity and your right to work in the UK;
  - obtaining pre-employment references and validation of your employment history;
  - completion of necessary criminal records checks via the Disclosure and Barring Service who will provide their findings back to the employee for sharing with the Company;
  - complete credit reference checks using the Credit Reference Agency ('CRA'), Experian. To do this, we will supply your personal information to Experian and they will provide our background screening services provider (and, in turn, the Company) with information about you. This will include public information (including your entry on the electoral register), your financial history and verification of your identity and address.

The identities of the CRAs, 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 CRAs are explained in more detail in the Credit Reference Agency Information Notice ("CRAIN"), a common statement developed by the 3 major CRAs. A copy of the CRAIN can be found here – [www.experian.co.uk/crain](http://www.experian.co.uk/crain) on the Experian website.

- calculate, process and pay your salary, allowances, bonuses and employee benefits including the management of your payroll records and settlement of taxes in accordance with the employment contract and the Company's statutory obligations;
- provide and administer company benefits;
- deliver, monitor and evidence the completion of mandatory training;
- provide access to external training courses and professional study programmes through specialist providers;
- manage your performance and to be able to provide evidence of the competence of employees as required under the Group Training & Competence Policy;
- facilitate the delivery of mandatory training as required to meet Company and regulatory requirements;
- comply with the Company's Physical Security Policy and deliver the Company's duty of care to employees, protect assets and information through building access restrictions, and use CCTV and deploy other security arrangements as required;
- administer the Company's Car Parking Policy;
- ensure that the Company's Health & Safety responsibilities are delivered and are managed effectively;
- provide a comfortable and safe working environment;
- deliver recognition and social events and activities;
- administer the Management Incentive Plan for eligible employees;
- audit the Company's financial accounts and operational application of the Company's HR operating policies, processes and procedures;
- provide a point of contact for agency and contractor temporary resources;
- provide outplacement support to employees in the unfortunate position of being declared redundant, and;
- protect its interests in relation to matters of employment law, taxation and immigration.

The Company may also share your data with third parties in the context of a sale of some or all of its business. In those circumstances the data will be subject to confidentiality arrangements.

All countries in the European Economic Area (including the UK) have similar standards of legal protection for information about you, as well as those countries listed by the EU Commission as "Approved Countries" offering an adequacy level in the protection of personal data. We may give the information to people in countries not on those lists which are not normally considered to have the same level of data protection as in the EEA or an Approved Country. If we do this, we will require the people with whom we share your information to protect it to at least UK standards (for example, by imposing contractual obligations on them).

### **How does the Company protect data?**

The Company takes the security of your data seriously and has internal policies and controls in place to try to ensure that your data is not lost, accidentally destroyed, misused or disclosed, and is only accessed by its employees in the performance of their duties. Details of all Company policies can be found on the Company intranet.

Where the Company engages third parties to process personal data on its behalf, they do so on the basis of written instructions, are under a duty of confidentiality and are obliged to implement appropriate technical and organisational measures to ensure the security of data. Those third parties are not permitted to further share that data with any other third party unless specifically required for the initial processing purpose, and in accordance with our contractual agreements.

### **For how long does the Company keep data?**

The Company will hold your personal data for the duration of your employment. The periods for which your data is held after the end of employment are 6 years after the date of leaving except where you are a member of the Company's board of directors and/or an Approved Person where your data will be held indefinitely. Further information may be obtained from the Company's Data Retention Policy.

## Your rights

As a data subject, you have a number of rights. You can:

- access and obtain a copy of your data on request;
- ask the Company to change incorrect or incomplete data;
- ask the Company to delete or stop processing your data, for example where the data is no longer necessary for the purposes of processing;
- object to the processing of your data where the Company is relying on its legitimate interests as the legal ground for processing; and
- ask the Company to stop processing data for a period if data is inaccurate or there is a dispute about whether or not your interests override the Company's legitimate grounds for processing data.

If you would like to exercise any of these rights, including making a subject access request, please send an e-mail request to [HRQueries@kensingtonmortgages.co.uk](mailto:HRQueries@kensingtonmortgages.co.uk) or [DPO@kensingtonmortgages.co.uk](mailto:DPO@kensingtonmortgages.co.uk) or write to the Company's Data Protection Officer using the contact details below.

Please note that in some circumstances we will be unable to cater for these rights as your personal information is necessary for the processing of your recruitment application, or for the purposes of managing your employment with us.

If you believe that the Company has not complied with your data protection rights, you can complain to the Company's Data Protection Officer or the Information Commissioner using the contact details provided below.

## What if you do not provide necessary personal data?

You have some obligations under your employment contract to provide the Company with data. In particular, you are required to report absences from work and may be required to provide information about disciplinary or other matters under the implied duty of good faith. You may also have to provide the Company with data in order to exercise your statutory rights, such as in relation to statutory leave entitlements. Failing to provide the data may mean that you are unable to exercise your statutory rights.

Certain information, such as contact details, your right to work in the UK and payment details must be provided to enable the Company to enter a contract of employment with you. If you do not provide other information, this will hinder the Company's ability to administer the rights and obligations arising as a result of the employment relationship efficiently.

## Automated decision-making

Employment decisions are not based solely on automated decision-making.

## What can I do if I have any questions about this notice?

If you have any questions about how your personal data is used or wish to complain, please contact:

The Data Protection Officer  
Kensington Mortgages Limited  
Ascot House  
Maidenhead Office Park  
Maidenhead  
SL6 3QQ

[DPO@kensingtonmortgages.co.uk](mailto:DPO@kensingtonmortgages.co.uk)

If you believe that your complaint or query has not been dealt with satisfactorily, you have a right to complain to the Information Commissioner's Office ([www.ico.org.uk](http://www.ico.org.uk)) whose contact details are:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545 745 if you prefer to use a national rate number.