



ING Direct Mortgages and your personal information

Who we are

- We, ING Direct N.V., are a limited liability company incorporated in The Netherlands and active in a number of countries (including the UK). The main business of ING Direct N.V. is providing banking services. It is part of the ING group of companies, a list of which is available on request.

Where we obtain your information from

- Apart from the information you give to us and to our agents, we may collect information about you from:
 - other account holders you are connected with;
 - other organisations, including credit reference agencies and fraud prevention agencies;
 - your past and present employers, landlords, accountants, solicitors and lenders; and
 - the way you use our products and services (such as your account payments or transactions).
- Credit reference agencies will give us information about you. This information may be linked to information about someone else you have had a joint account or similar financial association with, including members of the same household. By submitting the application you confirm that their finances will not affect our decision. We will check this and may turn down the application if we find it is inaccurate. Otherwise we will assess you on your own, unless there is more than one person applying.
- When considering your application we will search your records at credit reference agencies who will give us credit information and public information such as details of County Court Judgments and bankruptcies, and information from the electoral register.
- If you are a joint applicant, you must be sure that you are entitled to:
 - reveal information about your joint applicant; and
 - authorise us to search, link or record information at credit reference agencies about you and anyone you have referred to.

How we use your information and who we share it with

statistical analysis & systems testing

- We may use your information for statistical analysis and research about credit, fraud and product use.
- We may also use your information for testing our systems. When we do this, we will still keep your information private and confidential and where practical, your information will be anonymised.

credit reference & fraud prevention

- We may use a credit scoring or other automated decision-making systems when assessing your application.
- We will share your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
 - Law enforcement agencies may access and use this information.
 - We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - **Checking details on applications for credit and credit related or other facilities**
 - **Managing credit and credit related accounts or facilities**
 - **Recovering debt**
 - **Checking details on proposals and claims for all types of insurance**
 - **Checking details of job applicants and employees**
 - We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- We may use the HMRC's Income Verification Scheme in order to verify the information provided.

ING MFPNA4 2460 1111

ING Direct, 410 Thames Valley Park Drive, Reading, Berkshire RG6 1RH. VAT No. 653688301

Authorised and regulated by De Nederlandsche Bank (the Dutch Central Bank) and subject to limited regulation by the Financial Services Authority. Details on the extent of our regulation by the Financial Services Authority are available from us on request. ING Direct N.V. is a limited liability company incorporated in The Netherlands. Registered in England and Wales at Companies House: Branch reference number: BR7357.

- We may also share your information and information about any joint applicant with credit reference agencies:
 - The credit reference agencies will add to your record details of our searches and your application, and this will be seen by other organisations that make searches.
 - We will also add to your record with the credit reference agencies details of your agreement with us, the payments you make under it, and any default or failure to keep to its terms.
 - An 'association' between joint applicants will be created at credit reference agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully applies to the credit reference agencies to have the association removed.
- We and other organisations may use and search these records to:
 - Help make decisions about credit and credit related services, for you and members of your household;
 - Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household;
 - Trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
 - Check your identity (to prevent money laundering, we may also ask you to provide us with other satisfactory proof of identity.)
- Credit reference agencies may also use your record for statistical analysis about credit. The fraud prevention agencies may use your record for statistical analysis about fraud.

other sharing of information

- We may also share your information with:-
 - our agents and service providers who provide a service to us and you;
 - our insurers;
 - any person or business (and their advisers) who might take over our rights or responsibilities under our agreement with you to allow them to prepare for taking these over. After that, we may allow that person or business to use and share your information on the same basis as us.
 - your broker or financial adviser concerning the progress of your mortgage application.
- To provide you with the service you have asked for, we may share your information with organisations working under our instruction outside the European Economic Area (which currently includes the European Union, Iceland, Liechtenstein and Norway). We will not do this unless we are satisfied that your information will be processed as securely as if we were processing it.
- We will not pass your information to anyone outside ING Direct N.V. other than for the purposes described above, unless:
 - we have your permission;
 - we have to do so or are allowed to do so by law;
 - we have a duty to the public to reveal the information; or
 - our interests mean we must give the information - for example, to prevent fraud (we will not use this as a reason for giving information about you to anyone else for marketing purposes).

keeping you informed

- If you have given prior permission, ING Direct may occasionally want to tell you about other products and services which may be of interest to you. This could be by letter, phone, mobile phone (including text messages) or e-mail.

Your rights

- You have a right to receive a copy of the information we hold about you if you apply in writing. You may need to pay a fee.
- You have a right to stop us contacting you for direct marketing purposes. You may contact us at any time in the future if you want us to stop. However, choosing not to receive marketing information from us will mean that you will not receive details about any of our special offers and promotions.
- You have a right to receive details of the fraud prevention agencies and credit reference agencies we get information from and record information about you with if you apply to us by writing to the address below.
- If you have any questions about how we use your personal information, please write to us or contact Customer Services on 0845 603 8888.

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