

Application Pack

Marketing Executive

June 2024

Thank you for your interest in applying for the role of Marketing Executive at Kingdom Bank.

Our passion is to be providing UK churches with financial services. In particular, we serve evangelical churches which stand for the lordship of Jesus Christ on the authority of the Bible. The nature of this role is such that there is an Occupational Requirement for the successful applicant to be a committed Christian.

The Bank is a close-knit and hard-working team of around 50 people. This size gives each of us the opportunity to be involved in a broader range of activities than might be the case at a larger financial institution. Our culture is to be hard-working and professional, yet informal and caring. Team members take responsibility for balancing flexibility in their individual working patterns with the twin priorities of supporting each other and delivering great customer service. We are committed to training and development, and to progression wherever possible.

If you believe that you have the skills and the passion to join the Kingdom Bank team, please do apply. We look forward to hearing from you.

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Chief Market Officer

Our history

Kingdom Bank exists to help churches grow. This has been our mission throughout our history as the Bank has evolved and grown.

Our story began in the early 1950s when George Oldershaw, a pastor in the Assemblies of God fellowship, identified a need for newly planted congregations to have the means to purchase their own premises. Facing hesitancy from High Street banks to lend to churches, Oldershaw came up with an innovative solution: the Assemblies of God Property Trust.

The Trust provided a way for congregations who were better established to deposit money which could then be lent to newer fellowships. Over the decades, the organisation continued to grow and fulfil its mission of funding church growth across the UK. It was authorised by the Bank of England – and, subsequently, the Financial Services Authority – in the 1980s.

Wanting to widen its services to the whole of the UK Church, Kingdom Bank was launched as a wholly owned subsidiary of the Charity on 1 January 2005, authorised and regulated by the Financial Services Authority.

In 2020, Kingdom Bank entered a new chapter and was acquired by a group of Christian investors, including UK charity Stewardship and a consortium of individuals. With a shared passion to see churches, charities and Christian workers thrive, this new, shared ownership, has positioned the Bank towards growth and to lend more than ever before.

Our products and services

The business of the Bank primarily consists of mortgages to churches, ministry workers and Christian charities. In conjunction with this, the Bank provides a range of savings and deposit accounts, designed to provide Christian individuals and organisations with a way to save whilst putting their money to work for the Kingdom. We also encompass Kingdom Bank Insurance Brokers, specialising in finding churches and charities the cover they require for their ministries.

Marketing Executive

The following are the main terms and conditions for the role. Further details can be provided on request.

Hours of Employment

35 hours per week to be agreed under company flexible working policy, but generally expected to be Mondays to Fridays and between 8.30am and 5.30pm.

27 days paid holiday (excluding bank holidays), and the opportunity to purchase additional holiday up to a maximum entitlement of 32 days per annum.

Place of Employment

Role to be based at the Bank's office: Media House, Padge Road, Beeston, Nottingham NG9 2RS.

Remote working arrangements by agreement in accordance with the Bank's flexible working policy. There is an expectation of at least two office-based days per month for this role.

Remuneration Package

Salary, dependent on skills and experience, between £30,000 and £35,000.

Salary sacrifice pension scheme: 9% of salary on an unmatched basis and up to 4% of total salary on a matched basis.

Other benefits in accordance with the Bank's People Policy on completion of probation, including travel loan scheme, electric vehicle salary sacrifice leasing scheme, payroll giving scheme, additional holiday purchase, private medical insurance and death in service benefit.

Probation

The post is subject to a six months' probation period.

Occupational Requirement

This role has been assessed as carrying an Occupational Requirement for the post holder to be a committed Christian.

Marketing Executive

Reports to: Digital Marketing Manager

ROLE

We are seeking a data and results driven Marketing Executive to enhance our online presence and drive our marketing efforts across multiple channels. You will demonstrate your skills across several digital marketing disciplines. Focusing on email marketing and content creation, you will be both creative and analytically minded.

You will report to our Digital Marketing Manager, have a collaborative mindset and work across teams and departments to deliver our business and marketing goals.

PRINCIPAL RESPONSIBILITIES AND ACCOUNTABILITIES

Email Marketing

- Plan and execute targeted email campaigns to nurture leads, drive conversions, and retain customers.
- Oversee the creation and deployment of our monthly newsletter to prospects and customers.
- Implement A/B testing to continuously improve email performance.
- Utilise segmentation rules to deploy personalised and targeted email communications.
- Utilise marketing automation tools to set up automated email sequences, such as welcome series, drip campaigns, and re-engagement campaigns.
- Monitor and analyse activity and campaigns to ensure optimal performance and make necessary adjustments.

Content Marketing

- Develop and execute content plans that align with our brand proposition and engage target audiences.
- Create and maintain a content calendar to ensure timely delivery of content across all channels.
- Write, edit, and proofread content for various platforms, including websites, blogs, social media, email campaigns, and other marketing materials.
- Commission and curate third relevant third-party content to supplement original content and engage the audience.

Website Management

- Oversee the management of the Content Management System (CMS), ensuring all content is up-to-date and accurately presented.
- Optimise website content for SEO, ensuring all product pages and meta descriptions use relevant keywords and long-tail phrases.
- Ensure product pages are optimised for conversion with persuasive descriptions addressing customer needs and pain points.

- Work with the website development agency to enhance website performance and user experience.

Performance Analysis and Optimization

- Track and analyse email marketing metrics, including open rates and click-through rates, conversion rates.
- Track content performance using tools like Google Analytics, and provide regular reports on key metrics such as engagement, traffic, and conversions.
- Utilise data-driven insights to optimise marketing activity and improve results.

Compliance and Best Practices

- Ensure all email marketing activities comply with relevant regulations, including GDPR and Privacy and Electronic Communications Regulations (PECR).

Event Marketing

- Plan and deliver marketing events such as webinars and conferences.
- Coordinate event logistics and promotional activities to maximise attendance and engagement.

Copywriting

- Write compelling and persuasive marketing copy for various platforms, including websites, email campaigns, and social media posts.
- Ensure all marketing materials adhere to brand tone of voice guidelines and comply with regulatory requirements.

KNOWLEDGE, EXPERIENCE AND SKILLS

- Degree in Marketing, Communications, or a related field is preferred. (D)
- Proven experience in a digital marketing role with a focus on email marketing and content creation. (E)
- Proficiency in CRM, email automation tools such as MailChimp, HubSpot, Marketo, etc. (E)
- Excellent writing and editing skills. (E)
- Ability to manage multiple projects in a fast-paced, collaborative environment. (E)
- Analytical mindset with the ability to interpret data and draw actionable insights. (E)
- Strong project management skills with the ability to manage multiple campaigns simultaneously. (E)
- Familiarity with segmentation, personalisation, and A/B testing strategies. (E)
- Experience with marketing automation tools and workflow.
- Basic knowledge of GDPR and PECR regulations. (D)
- Certification in Email Marketing or related fields. (D)
- Experience with graphic design tools (e.g., Adobe Creative Suite, Canva). (D)
- Familiarity with web analytics tools (e.g., Google Analytics). (E)

SUPERVISION OF OTHERS

- N/A

OTHER WORKING RELATIONSHIPS

- Chief Market Officer, with whom there will be a close, day-to-day working relationship
- A natural and relaxed close working relationship with members of the Bank's leadership, including the CIO (who hold overall responsibility for all IT and data systems), and the CRO (who is the Bank's data protection officer).
- A close working relationship with other members of the Bank's wider team, this role serving them by providing quality support to enable them to serve customers and grow the Bank's business
- A good working relationship with third party agencies, for example for website development agency.

DECISION MAKING AUTHORITY

- Follow operating procedures laid down in the Office Procedure and Compliance Manual.
- Situations not covered by these must be referred to line manager.

PERSONAL QUALITIES

- Shows strong initiative, self-discipline, resilience and flexibility: a self-starter who takes responsibility and is willing to adapt in order to deliver projects and meet targets.
- Demonstrates a natural flair for developing professional yet personable relationships.
- Highly organised, demonstrating the ability to manage tasks across a range of areas simultaneously and meet deadlines.
- Takes pride in quality written and spoken communication.
- Embraces change, growth and new opportunities.
- Adheres to the Bank's Code of Conduct in line with the Occupational Requirement under the Equality Act 2010 for the job holder to be a committed Christian and uphold the Bank's Core Values.

Our mission is to glorify the Lord Jesus Christ by providing distinctive savings, lending and other financial services which advance His Kingdom, changing lives.

This Code of Conduct applies to all members of the Kingdom Bank (the 'Bank') team of full time and part time employees ('Team Members'). All Team Members are expected to sign the Code as part of their onboarding and annually thereafter.

As a Team Member or Associate Team Member,

1. I accept that:
 - the Bank is overtly a Christian organisation, with a Mission "to glorify God by providing financial services which support the ministry of UK churches";
 - the Bank holds to the Christian faith as set out in the Bible, core elements of which are summarised in the Evangelical Alliance Basis of Faith (the 'Basis of Faith') included in Appendix I to this code;
 - the Bank's meetings will regularly include Bible reading, Bible teaching, prayer and/or listening to or watching Christian songs and videos, as these activities demonstrate Christians' submission to God – Team Members are expected to attend all meetings which are relevant to their role, but the Bank will work hard to ensure that no Team Member feels pressure actively to participate in any exclusively Christian activity;
 - the Bank has three Core Values, set out in its Ethical Policy, which are based on the Christian faith applied in the Bank's context: Honouring God, Putting Others First, and Committed To Quality – these are included in Appendix II to this code;
 - the Bank exercises its right under English law, as an occupational requirement, to employ committed Christians (who subscribe to the Basis of Faith) in the Bank's customer facing and leadership roles; and
 - the Bank reasonably expects each Team Member or Associate Team Member to conduct themselves in such a way as supports and does not undermine the Bank's brand, its Mission and its Core Values.
2. I confirm that I will make every effort to conduct myself in such a way as supports and does not undermine the Bank's brand, its Mission and its Core Values. This includes my conduct in all communications, both in-person and online, during and outside working hours.

This code is not intended to stifle any Team Member's thoughts or concerns, and the Bank will always pursue a culture of openness, which encourages gracious discussion and debate. Discrimination is not acceptable unless warranted by a lawful occupational requirement pursuant to the Bank's brand, its Mission and its Core Values. Harassment and victimisation are never acceptable and any concerns should be raised with line managers and addressed as appropriate in accordance with the Bank's policies.

Appendix I – Evangelical Alliance Basis of Faith

We believe in ...

1. The one true God who lives eternally in three persons – the Father, the Son and the Holy Spirit.
2. The love, grace and sovereignty of God in creating, sustaining, ruling, redeeming and judging the world.
3. The divine inspiration and supreme authority of the Old and New Testament Scriptures, which are the written Word of God – fully trustworthy for faith and conduct.
4. The dignity of all people, made male and female in God's image to love, be holy and care for creation, yet corrupted by sin, which incurs divine wrath and judgement.
5. The incarnation of God's eternal Son, the Lord Jesus Christ – born of the virgin Mary; truly divine and truly human, yet without sin.
6. The atoning sacrifice of Christ on the cross: dying in our place, paying the price of sin and defeating evil, so reconciling us with God.
7. The bodily resurrection of Christ, the first fruits of our resurrection; his ascension to the Father, and his reign and mediation as the only Saviour of the world.
8. The justification of sinners solely by the grace of God through faith in Christ.
9. The ministry of God the Holy Spirit, who leads us to repentance, unites us with Christ through new birth, empowers our discipleship and enables our witness.
10. The Church, the body of Christ both local and universal, the priesthood of all believers—given life by the Spirit and endowed with the Spirit's gifts to worship God and proclaim the gospel, promoting justice and love.
11. The personal and visible return of Jesus Christ to fulfil the purposes of God, who will raise all people to judgement, bring eternal life to the redeemed and eternal condemnation to the lost, and establish a new heaven and new earth.

See <http://www.eauk.org/connect/about-us/basis-of-faith.cfm>

Appendix II – Kingdom Bank – Core Values

1. Honouring God

The Bank exists to serve the Lord Jesus Christ by serving His church. As a Christian bank, what we do and how we do it all flows from our desire to honour God, not pointing to ourselves but to the Lord Jesus as we seek to serve Him.

We acknowledge our accountability before God for all our thoughts, words and actions. We recognise before God that we continually fail to meet His perfect standards, and we delight in His acceptance and forgiveness and are committed to bringing ourselves and the Bank to Him in prayerful dependence.

2. Putting Others First

We serve customer in humility, making every effort to put them before ourselves, designing straightforward products and services to meeting their needs, and always treating them with respect and honesty, whether or not they are present.

We are pleased to submit to our regulators with openness and integrity, recognising that they are authorities put in place by God. We treat our suppliers and other external stakeholders fairly and honestly.

Within the Bank we encourage each Team member, Christian and non-Christian, to grow and develop within their role; to grow in their understanding of the Christian faith, as set out in the Bible; and, we pray, to grow in their knowledge and love for Jesus Christ as their saviour and Lord.

3. Committed to Quality

We place great importance on the application of best practice in business ethics, including trust, integrity, fairness, respect and openness. In our working together as a Team we encourage transparency, honesty and holding ourselves accountable to each other.

We provide financial services responsibly, in particular providing a secure home for customers' deposits and only lending where we consider it to be in the customer's best interests.

We always seek to do the right thing under God in every situation. Within a hard-working environment, we prioritise setting time aside with God for reading the Bible, prayer and collective worship.

Employee Privacy Notice

What is the purpose of this document?

Kingdom Bank is committed to protecting the privacy and security of your personal information.

This privacy notice describes how we collect and use personal information about you during and after your working relationship with us, in accordance with the UK General Data Protection Regulation (UK-GDPR).

It applies to all employees, workers and contractors.

Kingdom Bank is a "controller". This means that we are responsible for deciding how we hold and use personal information about you. We are required under data protection legislation to notify you of the information contained in this privacy notice.

This notice applies to current and former employees, workers and contractors. This notice does not form part of any contract of employment or other contract to provide services. We may update this notice at any time but if we do so, we will provide you with an updated copy of this notice as soon as reasonably practical.

It is important that you read and retain this notice, together with any other privacy notice we may provide on specific occasions when we are collecting or processing personal information about you, so that you are aware of how and why we are using such information and what your rights are under the data protection legislation.

Data protection principles

We will comply with data protection law. This says that the personal information we hold about you must be:

1. Used lawfully, fairly and in a transparent way.
2. Collected only for valid purposes that we have clearly explained to you and not used in any way that is incompatible with those purposes.
3. Relevant to the purposes we have told you about and limited only to those purposes.
4. Accurate and kept up to date.
5. Kept only as long as necessary for the purposes we have told you about.
6. Kept securely.

The kind of information we hold about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

There are certain types of more sensitive personal data which require a higher level of protection, such as information about a person's health or sexual orientation. Information about criminal convictions also warrants this higher level of protection.

We will collect, store, and use the following categories of personal information about you:

- Personal contact details such as name, title, addresses, telephone numbers, and personal email addresses.
- Date of birth.
- Gender.
- Marital status and dependants.
- Next of kin and emergency contact information.
- National Insurance number.
- Bank account details, payroll records and tax status information.
- Salary, annual leave, pension and benefits information.
- Start date and, if different, the date of your continuous employment.
- Leaving date and your reason for leaving.
- Location of employment or workplace.
- Copy of driving licence.
- Recruitment information (including copies of right to work documentation, references and other information included in a CV or cover letter or as part of the application process).
- Employment records (including job titles, work history, working hours, holidays, training records and professional memberships)
- Compensation history.
- Performance information.
- Disciplinary and grievance information.
- Information obtained through electronic means such as swipe card records.
- Information about your use of our information and communications systems.
- Photographs.
- CCTV surveillance recordings.
- Results of HMRC employment status check, details of your interest in and connection with the intermediary through which your services are supplied.

We may also collect, store and use the following more sensitive types of personal information:

- Information about your race or ethnicity, religious beliefs, sexual orientation and political opinions.
- Information about your health, including any medical condition, health and sickness records, including:

- where you leave employment and the reason for leaving is determined to be ill-health, injury or disability, the records relating to that decision;
 - details of any absences (other than holidays) from work including time on statutory parental leave and sick leave; and
 - where you leave employment and the reason for leaving is related to your health, information about that condition needed for pensions and permanent health insurance purposes.
- Genetic information and biometric data.
 - Information about criminal convictions and offences.

How is your personal information collected?

We collect personal information about employees, workers and contactors through the application and recruitment process, either directly from candidates or from third parties including employment agencies, former employers, credit reference agencies or other background check agencies including the Disclosure and Barring Service.

We will collect additional personal information in the course of job-related activities throughout the period of you working for us.

How we will use information about you

We will only use your personal information when the law allows us to. Most commonly, we will use your personal information in the following circumstances:

1. Where we need to perform the contract we have entered into with you.
2. Where we need to comply with a legal obligation.
3. Where it is necessary for legitimate interests pursued by us or a third party and your interests and fundamental rights do not override those interests.

We may also use your personal information in the following situations, which are likely to be rare:

1. Where we need to protect your interests (or someone else's interests).
2. Where it is needed in the public interest or for official purposes.

Situations in which we will use your personal information

We need all the categories of information in the list above to allow us to perform our contract with you, to enable us to comply with legal obligations or to pursue legitimate interests provided your interests and fundamental rights do not override those interests. The situations in which we will process your personal information are listed below:

- Making a decision about your recruitment or appointment (Categories of data include your CV, application form, covering letter and employment references).
- Determining the terms on which you work for us.
- Checking you are legally entitled to work in the UK.
- Paying you and deducting tax and National Insurance contributions (NICs).
- Providing the following benefits to you: Bonus, Pension, Loans, Electric Vehicles, Payroll Giving and Holiday Purchase.
- Enrolling you in a pension arrangement in accordance with our statutory automatic enrolment duties and administering that pension arrangement.
- Liaising with any other provider of employee benefits.
- Administering the contract we have entered into with you.
- Business management and planning, including accounting and auditing.
- Conducting performance reviews, managing performance and determining performance requirements.
- Making decisions about salary reviews and compensation.
- Assessing qualifications for a particular job or task, including decisions about promotions.
- Gathering evidence for possible grievance or disciplinary hearings.
- Making decisions about your continued employment or engagement.
- Making arrangements for the termination of our working relationship.
- Education, training and development requirements.
- Dealing with legal disputes involving you, or other employees, workers and contractors, including accidents at work.
- Ascertaining your fitness to work.
- Managing sickness absence.
- Complying with health and safety obligations.
- To prevent fraud.
- To monitor your use of our information and communication systems to ensure compliance with our IT policies.
- To ensure network and information security, including preventing unauthorised access to our computer and electronic communications systems and preventing malicious software distribution.
- To maintain physical security of the office premises both internally and externally which may include sharing CCTV surveillance recordings and door entry access logs with third parties including but not limited to the police, our landlord and the Bank's insurers.
- To conduct data analytics studies to review and better understand employee retention and attrition rates.
- Equal opportunities monitoring.

Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal information.

If you fail to provide personal information

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you (such as paying you or providing a benefit), or we may be prevented from complying with our legal obligations (such as to ensure the health and safety of our workers).

Change of purpose

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal information without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

How we use particularly sensitive personal information

"Special categories" of particularly sensitive personal information, such as information about your health, racial or ethnic origin or sexual orientation, require higher levels of protection. We need to have further justification for collecting, storing and using this type of personal information. We have in place an appropriate policy document and safeguards which we are required by law to maintain when processing such data. We may process special categories of personal information in the following circumstances:

1. In limited circumstances, with your explicit written consent.
2. Where we need to carry out our legal obligations or exercise rights in connection with employment.
3. Where it is needed in the public interest, such as for equal opportunities monitoring or in relation to our pension scheme.

Less commonly, we may process this type of information where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else's interests) and you are not capable of giving your consent, or where you have already made the information public.

Situations in which we will use your sensitive personal information

In general, we will not process particularly sensitive personal information about you unless it is necessary for performing or exercising obligations or rights in connection with employment. On rare occasions, there may be other reasons for processing, such as it is in the public interest to do so. The situations in which we will process your particularly sensitive personal information are listed below. We have indicated the purpose or purposes for which we are processing or will process your more sensitive personal information.

- We will use information about your physical or mental health, or disability status, to ensure your health and safety in the workplace and to assess your fitness to

work, to provide appropriate workplace adjustments, to monitor and manage sickness absence and to administer benefits including statutory maternity pay, statutory sick pay, pensions and permanent health insurance. We need to process this information to exercise rights and perform obligations in connection with your employment.

- We may use information about your race or national or ethnic origin, religious, philosophical or moral beliefs, or your sexual life or sexual orientation, to ensure meaningful equal opportunity monitoring and reporting.

Do we need your consent?

We do not need your consent if we use special categories of your personal information in accordance with our written policy to carry out our legal obligations or exercise specific rights in the field of employment law. In limited circumstances, we may approach you for your written consent to allow us to process certain particularly sensitive data. If we do so, we will provide you with full details of the information that we would like and the reason we need it, so that you can carefully consider whether you wish to consent. You should be aware that it is not a condition of your contract with us that you agree to any request for consent from us.

Information about criminal convictions

We may only use information relating to criminal convictions where the law allows us to do so. This will usually be where such processing is necessary to carry out our obligations and provided we do so in line with our Data Protection Policy.

We envisage that we will hold information about criminal convictions.

We will only collect information about criminal convictions if it is appropriate given the nature of the role and where we are legally able to do so. Where appropriate, we will collect information about criminal convictions as part of the recruitment process or we may be notified of such information directly by you in the course of you working for us. We will use information about criminal convictions and offences in the following ways:

- To determine your suitability for initial or continued employment by the Bank.

We are allowed to use your personal information in this way to carry out our obligations. We have in place an appropriate policy and safeguards which we are required by law to maintain when processing such data.

Automated decision-making

Automated decision-making takes place when an electronic system uses personal information to make a decision without human intervention. We are allowed to use automated decision-making in the following circumstances:

1. Where we have notified you of the decision and given you 21 days to request a reconsideration.
2. Where it is necessary to perform the contract with you and appropriate measures are in place to safeguard your rights.
3. In limited circumstances, with your explicit written consent and where appropriate measures are in place to safeguard your rights.

If we make an automated decision on the basis of any particularly sensitive personal information, we must have either your explicit written consent or it must be justified in the public interest, and we must also put in place appropriate measures to safeguard your rights.

You will not be subject to decisions that will have a significant impact on you based solely on automated decision-making unless we have a lawful basis for doing so and we have notified you.

We do not envisage that any decisions will be taken about you using automated means, however we will notify you in writing if this position changes.

Data sharing

We may have to share your data with third parties including third-party service providers.

We require third parties to respect the security of your data and to treat it in accordance with the law.

We may transfer your personal information outside the UK.

If we do, you can expect a similar degree of protection in respect of your personal information.

Why might you share my personal information with third parties?

We will share your personal information with third parties where required by law, where it is necessary to administer the working relationship with you or where we have another legitimate interest in doing so.

Which third-party service providers process my personal information?

"Third parties" includes third-party service providers (including contractors and designated agents). The following activities are carried out by third-party service providers: payroll, pension administration, benefits provision and administration, IT services.

How secure is my information with third-party service providers?

All our third-party service providers are required to take appropriate security measures to protect your personal information in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes. We only permit them to process your personal data for specified purposes and in accordance with our instructions.

What about other third parties?

We may share your personal information with other third parties, for example in the context of the possible sale or restructuring of the business. In this situation we will, so far as possible, share anonymised data with the other parties before the transaction completes. Once the transaction is completed, we will share your personal data with the other parties if and to the extent required under the terms of the transaction.

We may also need to share your personal information with a regulator or to otherwise comply with the law. This may include making returns to HMRC and disclosures to financial services regulators.

Transferring information outside the UK

We will not transfer the personal information we collect about you outside the UK in order to perform our contract with you.

Data security

We have put in place measures to protect the security of your information. Details of these measures are available upon request.

Third parties will only process your personal information on our instructions and where they have agreed to treat the information confidentially and to keep it secure.

We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal information on our instructions and they are subject to a duty of confidentiality. Details of these measures may be obtained from the Data Protection Officer.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

Data retention**How long will you use my information for?**

We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. Details of retention periods for different aspects of your personal information are available in our retention procedures which is available from:

Box/Central Services/Procedures/General Office Procedure Manual/Individual Procedures.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

In some circumstances we may anonymise your personal information so that it can no longer be associated with you, in which case we may use such information without further notice to you. Once you are no longer an employee, worker or contractor of the Bank we will retain and securely destroy your personal information in accordance with our data retention policy.

Rights of access, correction, erasure, and restriction

Your duty to inform us of changes

It is important that the personal information we hold about you is accurate and current. Please keep us informed if your personal information changes during your working relationship with us.

Your rights in connection with personal information

Under certain circumstances, by law you have the right to:

- **Request access** to your personal information (commonly known as a "data subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it. We will have 30 days to provide you with this information.
- **Request correction** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- **Request erasure** of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).

- **Object to processing** of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.
- **Request the restriction** of processing of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.
- **Request the transfer** of your personal information to another party.

If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we transfer a copy of your personal information to another party, please contact the Data Protection Officer in writing.

No fee usually required

You will not have to pay a fee to access your personal information (or to exercise any of the other rights). However, we may charge a reasonable fee if your request for access is clearly unfounded or excessive. Alternatively, we may refuse to comply with the request in such circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

Right to withdraw consent

In the limited circumstances where you may have provided your consent to the collection, processing and transfer of your personal information for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. To withdraw your consent, please contact the Data Protection Officer. Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another legitimate basis for doing so in law.

Data protection officer

We have appointed a Data Protection Officer (DPO) to oversee compliance with this privacy notice. If you have any questions about this privacy notice or how we handle your personal information, please contact the DPO. You have the right to make a complaint at any time to the Information Commissioner's Office (ICO).

Changes to this privacy notice

We reserve the right to update this privacy notice at any time, and we will provide you with a new privacy notice when we make any substantial updates. We may also notify you in other ways from time to time about the processing of your personal information