

# **Luxembourg Privacy Notice Summary**

# How we protect and use your information

## Who we are

At **\*Royal Bank of Scotland International Limited (RBS International)** we do all we can to respect your rights to privacy and the protection of your personal information. We are a member of NatWest Group (NatWest Group) and this notice sets out a summary of what we, and other companies in NatWest Group, do with your information in order to run our business and provide our customers with products and services.

We encourage you to read our full privacy notice on our website [www.rbsinternational.com/privacynotice](http://www.rbsinternational.com/privacynotice) for more detailed information on how we use your information and your rights in relation to that. Our privacy notice may be updated from time to time and we will communicate any changes to you and publish the updated notice on our website.

\* RBS International also trades as NatWest International, Isle of Man Bank and Coutts Crown Dependencies.

## The information we use and where we get it from

We collect and process various categories of personal information, including basic information such as name and contact details, and information about financial circumstances, accounts and transactions.

Most of your information will have been provided by you (or our customer), or created through the use of our products and services. We also collect information from the technology you use when dealing with us and from third party organisations (such as other NatWest Group companies, credit reference agencies or public sources).

In order to protect us or you, for example to prevent fraud or to make our services accessible to you, we may also process certain special categories of information, such as information about your health, or information about your personal characteristics (biometric information).

Where permitted by law, we may process information about criminal convictions or offences and alleged offences for specific and limited activities and purposes, such as to perform checks to prevent and detect crime, to comply with laws relating to money laundering, fraud, terrorist financing, bribery and corruption, and for international sanctions,

For more information about the types and sources of information we process please see our full privacy notice.

## Your rights

You have certain legal rights to control what we do with your information. This includes a right to get access to your personal information; to request us to correct or update incorrect information; to object to or request that we restrict processing your information in certain circumstances; to object to direct marketing; and to receive the personal information you provided in a portable format.

For more information about your rights, including how to exercise them and the circumstances in which they apply, please see our full privacy notice or please contact us as shown below:

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In person	Visit any of our branches and speak to one of our staff or your usual Relationship point of contact.
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Email	Contact us at <a href="mailto:dpo@rbsint.com">dpo@rbsint.com</a> . Please note that additional personal information should not be included in this message for security reasons. We will respond by telephone or letter for the same reason.
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It is important to understand that in some cases, exercising your rights may mean that we are no longer able to provide you with products or services.

If you wish to raise a complaint on how we have handled your personal information, you can contact our Data Protection Officer at [dpo@rbsint.com](mailto:dpo@rbsint.com).

We hope that we can address any concerns you may have, but you can always contact the relevant data protection authority. For more information, please see Section 4.3 of our full privacy notice (Lodge complaints).

## How we and other NatWest Group companies use your information

We and other NatWest Group companies use your information primarily to provide you with products and services, to better understand our customers' needs and improve the products and services we offer, and for the day to day running of our business. We also use it to comply with laws and regulations that apply to us and to protect our business, our customers and employees.

For more detailed information about the purposes for which we use your information, please see Schedule A of our full privacy notice (Schedule of Legal Basis and Purpose of Processing).

## **Sharing your information outside NatWest Group**

We keep your information confidential and will only share your information outside of NatWest Group for the purposes mentioned in our privacy notice. This may include sharing with third parties such as service providers, credit reference and fraud prevention agencies and law enforcement agencies or regulators,

For more detailed information about the third parties with whom we may share your information, please see Section 7 of our full privacy notice (Sharing with third parties).

## **Transferring information overseas**

Most of the information we hold on you will be used and stored in in your local jurisdiction and in the UK. However, we may transfer your information overseas as some of our operations, regulators and third party providers are based outside your local jurisdiction.

We will only transfer your information where lawfully permitted and in compliance with applicable laws.

For more information about overseas transfers and your associated rights, please see Section 8 of our full privacy notice (Transferring information overseas).

## **Marketing**

Unless you have told us not to, we will send you marketing information relating to products and services that we think will be of interest and relevant to you. If you change your mind and no longer want to receive these communications you can tell us at any time using the above contact details in Section “Your rights”.

NatWest Group will not share your information with third parties for their own marketing purposes without your permission.

## **Communications about your account**

We may contact you with information relevant to the operation and maintenance of your account by a variety of means, including via online banking, mobile banking, email, text message, post and/or telephone. If at any point in the future you change your contact details you should tell us promptly about those changes.

## **Credit reference and fraud prevention agencies**

When you apply for a product or service we may request information about you from credit reference agencies and we will explain the details and what that means for you when you apply. We use a system of credit scoring to assess your application and decisions may be taken based solely on automated checks of information from credit reference and fraud prevention agencies and internal NatWest Group records.

We will continue share information with credit reference agencies about how you manage your account, for example account balances and repayment history.

We use and share information because we have an interest to prevent fraud and money laundering, to manage our risk and protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

We might also check and share your information with fraud prevention agencies. If fraud is identified or suspected, these agencies may keep a record of that information and we may refuse to provide any services. Law enforcement agencies may access and use this information.

Information shared with credit reference and fraud prevention agencies will be seen by other organisations that rely on this information. You can obtain copies of the information held by these agencies, but they might charge a fee. For further information about these agencies, how they use personal information and how to contact them, please visit: Experian ([www.experian.co.uk/crain](http://www.experian.co.uk/crain)), Equifax ([www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)) TransUnion International UK Limited ([www.transunion.co.uk](http://www.transunion.co.uk)) and National Hunter Ltd ([www.nhunter.co.uk/contactus](http://www.nhunter.co.uk/contactus)). Please note that we may use other agencies from time to time.

For more information on how we use and share information and the agencies we use, please see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

## **How long we keep your information**

We don't keep your information for longer than we need to, after your relationship with the bank ends, unless we are required to keep it longer (for example due to a court order or investigation by law enforcement agencies or regulators).

## **Security**

We are committed to ensuring that your information is secure with us and with third parties who act on our behalf. We use many tools to make sure that your information remains confidential and accurate and we may monitor or record calls, emails, text messages or other communications in order to protect you and us.

The Royal Bank of Scotland International Limited (RBS International).  
Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey,  
JE4 8PJ. Tel. 01534 285200. Regulated by the Jersey Financial Services  
Commission.

The Royal Bank of Scotland International Limited, Luxembourg Branch,  
(RBS International Luxembourg Branch). Business address: Espace  
Kirchberg, The Square, Building A-40 Avenue, J F Kennedy, L-1855,  
Luxembourg. Tel. + 352 270 330 355. Authorised and supervised by the  
Commission de Surveillance du Secteur Financier

If you are not satisfied with any of our products or services, we have a  
complaints procedure that you can use. A leaflet, giving details of the  
procedure is available from your branch upon request.