

Credit Tracker Privacy Notice

Version 1.0 - 17 February 2020

Who are we?

We are Monzo Bank Limited (“we”, “our”, “us”) and operate under the name of Monzo. We’re registered with the UK data protection authority (the Information Commissioner’s Office or ICO) under number ZA108184.

This policy explains how and why we use your personal information when you let us know you want to use the Credit Tracker in the Monzo app, and when you use the Credit Tracker. For information about other types of data we collect and process when you use the Monzo app (and card), please see our [Monzo Customer Privacy Notice](#).

Got a question about something in this policy, or want to contact our Data Protection Officer (DPO)?

- Chat with us through the app or send us an email at help@monzo.com
- Write to us at Monzo, Broadwalk House, 5 Appold St, London EC2A 2AG

The information we hold about you, and how we use it 🧐

Information we share with TransUnion

When you let us know you’d like to use the Credit Tracker, we share the following details about you with TransUnion so they can check if you can access the information:

- Your name
- Your date of birth
- Your postal address

If you want to find out more about how TransUnion use your information, you can review their [privacy notice](#).

Information we receive from TransUnion if you pass authentication

If you pass TransUnion’s authentication process, they’ll give us the following information monthly for as long as you’re using the Credit Tracker:

- Your credit score
- Information from your credit report that explains your credit score, and in some circumstances your full report
- Reasons why your score has changed, if there have been any changes since the previous month

We'll share this information with you in the Monzo app for as long as you're using the Credit Tracker. We'll let you know in the app when we have new information to show you.

Our reasons for using your information 🔍

European Data protection laws say we need to have a lawful basis for using your personal data. At least one of the following must apply: contractual or legal duty, legitimate interest, public interest, vital individual interest or consent.

Our lawful basis for using your information for the Credit Tracker is 'contractual duty'. We need to use your details to check if you can start using the Credit Tracker, to show you the information we've agreed in the Credit Tracker and to help you if you get in touch about the Credit Tracker.

Who we share your data with 🤝

We need to share your details with our cloud computing power, storage and software providers Amazon Web Services and Google Cloud so that they can help us show you Credit Tracker information the Monzo app. We share as little information as we can and encrypt and/or make it impossible for you to be identified by the recipient where possible (for instance by using a User ID rather than your name).

We may also share your Credit Tracker information with regulators, law enforcement or courts if necessary.

How long we keep your information 📁

We keep the information TransUnion give us about you for the Credit Tracker, and the reports we create for you, for as long as you're using the Credit Tracker. If you turn it off, we delete your historic scores and reports. You can reactivate the Credit Tracker at any time, but won't see historic data from before you turned it off.

We also get credit report data from TransUnion and other credit reference agencies for lending purposes. We store this type of information for as long as necessary for those reasons, as explained in the [Monzo Customer Privacy Notice](#).

Your rights ✓

You have a right to:

- access the personal data we hold about you, or to get a copy of it
- ask for a copy of your personal data in a portable (machine-readable) format or make us send it to someone else
- make us correct inaccurate data
- ask us to delete, 'block' or suppress your data, though for legal reasons we might not always be able to do it

- say no to us using your data for direct marketing and in certain other ‘legitimate interest’ circumstances
- withdraw any consent you’ve given us
- ask a member of staff to review a computer-made (automated) decision.

To do any of these things, please contact us through the app or by emailing help@monzo.com. EU data protection laws, like the GDPR, give us one month to respond.

Where we store or send your data

We may transfer and store the data we collect from you to organisations outside the European Economic Area (‘EEA’). When we do this, we make sure that your data is protected and that:

- the European Commission says the country or organisation has adequate data protection, or
- we’ve agreed to [standard data protection clauses](#) approved by the European Commission with the organisation.

If you’d like a copy of the relevant data protection clauses, please get in touch via Monzo chat or send an email to help@monzo.com.

How to make a complaint

If you have a complaint about how we use your personal information, please contact us through the app or send an email to help@monzo.com and we’ll do our best to fix the problem. You can also reach our Data Protection Officer in these ways.

If you’re still not happy, you can refer your complaint with a data protection supervisory authority in the EU country you live or work, or where you think a breach has happened. The UK’s supervisory authority is the Information Commissioner’s Office (ICO). For more details, you can visit their website at ico.org.uk.

Changes to this notice

We’ll let you know by email if we make any significant changes to this Privacy Notice.

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