



Customer Privacy Policy

INTRODUCTION

Welcome to North of Scotland's privacy policy.

North of Scotland Bonding Company Limited respects your privacy and is committed to protecting your personal data. This privacy policy will inform you as to how we look after your personal data when you visit our website and tell you about your privacy rights and how the law protects you.

This privacy policy tells you what to expect us to do with your personal information.

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Contact details

If you have any questions about this privacy policy or our privacy practices, please contact our data privacy manager in the following ways:

Email address: info@nosbonding.com

Postal address: North of Scotland Bonding Company Limited
14 New Way, Rutherglen, Glasgow, South Lanarkshire, G73 1DH

Telephone number: +44 (0) 141 406 4660



What information we collect, use, and why

We collect or use the following information to **provide services and goods**:

- Names and contact details
- Addresses
- Date of birth
- Identification documents

Lawful bases and data protection rights

- Your right of access - You have the right to ask us for copies of your personal information. You can request other information such as details about where we get personal information from and who we share personal information with. There are some exemptions which means you may not receive all the information you ask for.
- Your right to rectification - You have the right to ask us to correct or delete personal information you think is inaccurate or incomplete.
- Your right to erasure - You have the right to ask us to delete your personal information.
- Your right to restriction of processing - You have the right to ask us to limit how we can use your personal information.
- Your right to object to processing - You have the right to object to the processing of your personal data.
- Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you.
- Your right to withdraw consent - When we use consent as our lawful basis you have the right to withdraw your consent at any time.



To make a data protection rights request, please contact us using the contact details at the top of this privacy policy.

Our lawful bases for collecting or using personal information to **provide services and goods** are:

- **Consent** - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- **Contract** - we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- **Legal obligation** - we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Where we get personal information from

- Directly from you

How long we keep information

- We will only retain your personal data for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements.



- 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, regulatory, tax, accounting or other requirements.
- By law we have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for six years after they cease being customers for tax purposes.

Who we share information with

Data processors

AWS GDPR DPA

This data processor does the following activities for us:

Stores our records

Others we share personal information with

- Insurance companies
- Relevant regulatory authorities
- Organisations we're legally obliged to share personal information with



How to complain

If you have any concerns about our use of your personal data, you can make a complaint to us using the contact details at the top of this privacy notice.

Changes to the privacy policy and your duty to inform us of changes

We keep our privacy policy under regular review. This version was last updated on 17th February 2026.

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