

Enhancing your experience and our products and services

What type of information do we put in?

- Personal information to identify you
- Details about the products you hold and account activities (e.g your transactions)
- Information about your work or profession, your nationality, education and social and economic demographic
- Information you put into our online services (e.g. our mortgage calculators)
- Information about how you interact with us (e.g. when you visit our branch or call us)
- Information about our online content which you have viewed
- Details of feedback you have provided, either directly to us or you make public e.g. on social media
- Information about the services you use (e.g. the internet bank) and how you use them
- Details of the devices you use to interact with us
- Information about how you respond to our communications (e.g. whether you read an email)
- Information on your location, gathered from your mobile phone or other device, where you access the internet or where you make a payment
- Information gathered from third parties.

What do we do when profiling your information?

- Make predictions about you and your behaviours to understand the likelihood that you may do something e.g. be interested in our mobile app
- Segment members (e.g. grouping you with people with similar traits) to make sure you receive the correct service message for the product you hold and your personal circumstances (e.g. time left on mortgage)
- Analyse your interactions with Nationwide e.g. when you visit a branch; telephone our call centre or visit our website
- Assess the performance of communications we provide you with e.g. if we send you information about a savings account with a better rate of interest, do you go on to open a new account
- Monitor the performance of our products and services in the market place
- Produce anonymised reports for internal use and to meet our legal and regulatory requirements.

How does this benefit Nationwide and you?

- Helps us to grow and offer the right member benefits
- Ensures we are fair and consistent and offer the best outcome for our members
- Ensures our communications are appropriate
- Allows us to develop new products which meet the needs of our members and customers
- Allows us to continuously improve our content and the way we interact with you
- Helps us improve our productivity (e.g. reduce our call waiting times)
- Helps us develop new services based on emerging trends
- Helps Nationwide have a 'big picture' view of our members and our business so we can identify improvements to our products and services
- Allows us to offer a personalised service
- Helps us make investment decisions so that we can provide the services our customers and members require.