



SUBJECT ACCESS REQUEST PROCEDURES

February 2023

Document History

From time-to-time, these Procedures will be updated to reflect changes to NBEUK's regulated business and changes to the regulations to which NBEUK is subject to and to ensure compliance with the relevant regulations. The Information Security Officer (ISO) will ensure that all appropriate amendments are made to this document. The dates of the amendments are recorded below. Please ensure that you have the most up-to-date version of this Procedure by confirming the correct version number with the Information Security Officer.

Version	Status	Date	Amendment Comments	By Whom
1.0	Draft	February 2023	Initial draft	Ravi Vamadeva, ISO
1.0	Draft	9 th February 2023	Review	Procedures Oversight Committee
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1. Introduction

This procedure document supplements the subject access request provisions set out in **National Bank of Egypt UK Limited (NBEUK)** Data Protection Policy & Procedures and provides the process for individuals to use when making an access request, along with the protocols followed by NBEUK when such a request is received.

NBEUK needs to collect personal information to carry out our everyday business functions and services effectively and compliantly and in some circumstances, to comply with the requirements of the law and/or regulations.

As NBEUK processes personal information regarding individuals (*data subjects*), we are obligated under the UK's Data Protection Act 2018 to protect such information, and to obtain, use, process, store and destroy it, in compliance with the Data Protection Act 2018 and its principles.

2. Data Protection Act 2018

Data Protection Act 2018 gives individuals the right to know what information is held about them, to access this information and to exercise other rights, including the rectification of inaccurate data. Data Protection Act 2018 is a standardized regulatory framework which ensures that personal information is obtained, handled and disposed of properly.

As NBEUK is obligated under Data Protection Act 2018 and UK data protection laws, we abide by the Regulations' principles, which ensure that personal information shall be:

- a) processed lawfully, fairly and in a transparent manner in relation to the data subject (***'lawfulness, fairness and transparency'***)
- b) collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes (***'purpose limitation'***)
- c) adequate, relevant, and limited to what is necessary in relation to the purposes for which they are processed (***'data minimisation'***)
- d) accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data that are inaccurate, having regard to the purposes for which they are processed, are erased, or rectified without delay (***'accuracy'***)
- e) kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data are processed (***'storage limitation'***)
- f) processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures (***'integrity and confidentiality'***).
- g) *the controller shall be responsible for, and be able to demonstrate, compliance with the Data Protection Act 2018 principles' (***'accountability'***).*

NBEUK has adequate and effective measures, controls, and procedures in place, that protect and secure your personal information and guarantee that it is only ever obtained, processed, and disclosed in accordance with the relevant data protection laws and regulations.

3. What is Personal Information?

Information protected under the Data Protection Act 2018 is known as "personal data" and is defined as:

“Any information relating to an identified or identifiable natural person; an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.”

Further information on what constitutes personal information and your rights under the data protection regulation and laws can be found on the Information Commissioners Office (ICO) website.

4. The Right of Access

Under Data Protection Act 2018, an individual has the right to obtain from the controller, confirmation as to whether personal data concerning them is being processed. We are committed to upholding the rights of individuals and have dedicated processes in place for providing access to personal information.

Where requested, we will provide the following information:

- The purposes of the processing
- The categories of the personal data concerned
- The recipient(s) or categories of recipient(s) to whom the personal data has been or will be disclosed
- If the data has been transferred to a third country or international organisation(s) *(and if applicable, the appropriate safeguards used)*
- The envisaged period for which the personal data will be stored *(or the criteria used to determine that period)*
- Here the personal data was not collected directly from the individual, any available information as to its source

5. How to make a Subject Access Request

A subject access request is a request for access to the personal information that NBEUK holds about you, which we are required to provide under Data Protection Act 2018 *(unless an exemption applies)*. The information that we provide is covered in section 3 of this document.

You can make this request in writing using the details provided in section 9, or you can submit your access request electronically. Where a request is received by electronic means, we will provide the requested information in a commonly used electronic form *(unless otherwise requested by the data subject)*.

6. What we do when we receive an access request

a) Identity Verification

Subject Access Requests are passed to the Information Security Officer (ISO) as soon as received and a record of the request is made. The person in charge will use all reasonable measures to verify the identity of the individual making the access request, especially where the request is made using online services.

We will utilise the request information to ensure that we can verify your identity and where we are unable to do so, we may contact you for further information, or ask you to provide evidence of your identity prior to actioning any request. This is to protect your information and rights.

If a third party, relative or representative is requesting the information your behalf, we will verify their authority to act for you and again, may contact you to confirm their identity and gain your authorisation prior to actioning any request.

b) Information Gathering

If you have provided enough information in your Subject Access Requests to collate the personal information held about you, we will gather all documents relating to you and ensure that the information required is provided in an acceptable format. If we do not have enough information to locate your records, we may contact you for further details. This will be done as soon as possible and within the timeframes set out below.

c) Information Provision

Once we have collated all the personal information held about you, we will send this to you in writing (or in a commonly used electronic form if requested). This information will be in a concise, transparent, intelligible and easily accessible format, using clear and plain language.

d) Fees and Timeframes

We aim to complete all access requests within one month i.e., 30 days and provide the information free of charge. Where the request is made by electronic means, we provide the information in a commonly used electronic format, unless an alternative format is requested.

Whilst we provide the information requested without a fee, further copies requested by the individual may incur a charge to cover our administrative costs.

NBEUK always aims to provide the requested information at the earliest convenience, but at maximum, 30-days from the date the request is received. However, where the retrieval or provision of information is particularly complex or is subject to a valid delay, the period may be extended by two further months. If this is the case, we will write to you within 30-days and keep you informed of the delay and provide the reasons.

7. Your Other Rights

Under the Data Protection Act 2018, you have the right to request rectification of any inaccurate data held by us. Where we are notified of inaccurate data, and agree that the data is incorrect, we will amend the details immediately as directed by you and make a note on the system (*or record*) of the change and reason(s). We will rectify any errors within 30-days and inform you in writing of the correction and where applicable, provide the details of any third-party to whom the data has been disclosed.

If for any reason, we are unable to act in response to a request for rectification and/or data completion, we will always provide a written explanation to you and inform you of your right to complain to the Supervisory Authority and to seek a judicial remedy.

In certain circumstances, you may also have the right to request from NBEUK, the erasure of personal data or to restrict the processing of personal data where it concerns your personal information, as well as the right to object to such processing. You can use the contact details in section 9 to make such requests.

8. Exemptions and Refusals

The Data Protection Act 2018 contains certain exemptions from the provision of personal information. If one or more of these exemptions applies to your subject access request or where NBEUK does not act upon the request, we shall inform you at the earliest convenience, or at the latest, within one month of receipt of the request.

Where possible, we will provide you with the reasons for not acting and any possibility of lodging a complaint with the Supervisory Authority or ICO and your right to seek a judicial remedy. Details of how to contact the Supervisory Authority are laid out in section 9 of this document.

9. Submission and Lodging a Complaint

To submit your Subject Access Requests, you can contact us at the details below.

You can also submit your request in writing using the **form in Annex 1**, sending the request to: -

The Information Security Officer,
National Bank of Egypt (UK) Limited,
National Bank of Egypt House,
8-9 Stratton Street,
London, W1J 8LF.
Telephone: +44 (0)20 7389 1200

If you are unsatisfied with our actions or wish to make an internal complaint, you can contact us in writing at: -

The Complaints Officer,

National Bank of Egypt (UK) Limited,
National Bank of Egypt House,
8-9 Stratton Street,
London, W1J 8LF

Telephone: +44 (0)20 7389 1200

Supervisory Authority

If you remain dissatisfied with our actions, you have the right to lodge a complaint with the Supervisory Authority.

The Information Commissioner's Office (ICO) can be contacted at: -

Information Commissioner's Office,
Wycliffe House,
Water Lane,
Wilmslow,
Cheshire, SK9 5AF

Telephone: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

Fax: 01625 524 510

Email: enquiries@ico.org.uk

<https://ico.org.uk>

Subject Access Request Form

Under the Data Protection Act 2018, you are entitled as a data subject to obtain from NBEUK, confirmation as to whether we are processing personal data concerning you, as well as to request details about the purposes, categories, and disclosure of such data.

You can use this form to request information about, and access to any personal data we hold about you. Details on where to return the completed form can be found at the end of the document.

You can read more about your right of access by visiting:

<https://ico.org.uk/your-data-matters/your-right-to-get-copies-of-your-data/>

1. Personal Details:

Data Subject's Name:		DOB:	_/_/
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Home Telephone No:		Email:	
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Data Subject's Address:

Any other information that may help us to locate your personal data:

2. Specific Details of the Information Requested:

3. Representatives *(only complete if you are acting as the representative for a data subject)*

[Please Note: We may still need to contact the data subject where proof of authorisation or identity are required]

Representative's Name:		Relationship to Data Subject:	
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Telephone No:		Email:	
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Representative's Address:

If you are making the request on behalf of someone else, we need to know who they are and their contact details in case we need to get in touch. You also need to give us proof of your authority to act on their behalf. For example, this could be written authorisation from them or a relevant Power of Attorney.

Please send proof of authority together with this form when you make your request.

Yes, I've got proof of my authority to act on someone else's behalf and I'll include it with my form.

No, I haven't got any proof of authority yet, but will send it later. I understand you can't action my request until you receive this information.

I confirm that I am the authorised representative of the named data subject:

Representative's Name: _____ **Signature:** _____

4. Confirmation

Data Subject's Name: _____ [print name]

Signature: _____ **Date:** ____/____/____

5. Completed Forms

For postal requests, please return this form to:

The Information Security Officer
National Bank of Egypt (UK) Limited
National Bank of Egypt House,
8-9 Stratton Street, London,
W1J 8LF

For email requests, please return this form to:

Information Security Officer (infosec_enquiries@nbeuk.com)