

Customer Facing Data Retention schedule 2024

Document	Retention Period
Complaints received and measures taken for their resolution (inc FOS responses)	3 years from date of complaint minimum (Disp) 5 years after end of relationship
CCTV	30 days from point of capture
Customer identification	5 years after relationship ends
Transactions and transaction monitoring	5 years after completion of transaction (occasional transactions) or end of relationship
Internal and external reporting	5 years from date of report
Information not acted upon	5 years
Screening and investigation information	5 years
Requests from law enforcement	5 years
Customer's Mortgage File (ie personal customer information)	15 years + 5 years from end of relationship (if shorter than 15 years)
Mortgage not proceeding	1 year
Mortgage regulation	Various provisions; mainly 1 – 5 years eg Copies of info and offers 1 year Advice and suitability evidence 3 years Affordability/ pre sale disclosures 5 years Responsible lending evidence - full term
Change of signatory, ownership, trustee	15 years after relationship ends
Arrears processing	15 years after relationship ends
Possession files	15 years after relationship ends
Lending advice call recording	5 years
Offer documentation	1 year
Credit File reporting	2 years after upload to CRA
Payment transaction information - payments made against the account, refunds etc	15 years + 5 years from end of relationship (if shorter than 15 years)
Customer files (ie personal customer information)	6 years + 5 years from end of relationship (if shorter than 6 years)
Payment transaction information (deposit, withdrawal, Faster Payment, Standing Order, DD instructions, cheques paid or stopped)	6 years
Exercise of right to cancel	3 years from exercise
ISA transfer /closure	6 years from exercise
'Generic' documents (ie those not personal to an individual customer eg marketing material, product literature, general contract T&Cs, blank application forms etc).	Likely to be kept very long-term or indefinitely.
Call recordings - savings	13 months
Treasury calls	5 years (FCA may request extension to 7 years)
General customer correspondence and replies	5 years after end of relationship
Power of attorney/third party authority	5 years after end of relationship
Death certificates/other deceased	5 years after end of relationship
Customer Experience surveys	3 months (anonymised outputs will continue to be used)

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Call recordings- general	13 months
Web content	12 months after review (fin proms in line with FP retention)
website enquiries	3 months
Marketing Consent status	1 year after relationship ends OR 1 year after consent withdrawn (which ever is later)
Communications with Journalists	3 years
Scanned Post originals (scan contents should be kept in line with appropriate retention)	6 Months
GDPR Subject Rights Requests	1 year
Third party data sources (eg Google analytics)	38 months
Confirmation of Payee information	7 years