

Privacy Statement

Student Awards Agency Scotland (SAAS) is a government agency giving financial support to eligible students undertaking a course of higher education in the UK. We recognise the importance of protecting the privacy of the users of our website and online application portal.

This privacy statement relates to the personal information we collect about you when you use our website and other services. This statement explains what personal information we collect about you when you use our website and other services, why we collect it, and what we do with it.

The privacy statement will be reviewed and updated at least once a year, and also if any changes are required from time to time. You should check this page occasionally to ensure you are happy with any changes that have been made. If we make any substantial changes we will notify you by posting a prominent announcement on our website, or through your SAAS Account.

Topics

Collection of Personal Information	2
Why we Collect your Information.....	3
What Information do we Collect about You?	4
What happens to your Information?	6
Prevention, Detection and Investigation of Crime	7
Data Sharing	10
How Do We Keep Your Information Secure	12
What if Your Information Changes?	13
Retaining your Personal Information	14
How to Request Personal Information.....	15
Call Recording and Digital Media	16
Cookies	17

Privacy Statement

Error! Reference source not found.

Collection of Personal Information

The Data Protection Act 1998 (DPA) provides a right of access to any personal information that we hold about you. These rights are subject to certain exceptions and exemptions and full details can be viewed at www.legislation.gov.uk.

We collect, hold and process personal information because the processing is necessary for the exercise of our functions as a government department as outlined in [legislation](#) that governs student support in Scotland. This is a legitimate condition of processing as outlined under Schedule 2 of DPA, 5(c).

SAAS collects personal information that you provide, by email, telephone or other methods of communication including social media, or via your student online account and paper application form(s).

SAAS is committed to ensuring all personal information is collected and processed in accordance with the Data Protection Act 1998 which requires information to be:

- Handled fairly and lawfully
- Is only kept and used for limited purposes
- Is adequate, relevant and not excessive
- Accurate and kept up to date
- Will not be kept for longer than necessary
- Will be processed in line with the data subjects' rights
- Will be held securely
- Will not be transferred to countries without adequate protection

[Up to Topics](#)

Privacy Statement

Error! Reference source not found.

Why we Collect your Information

We need to collect, hold and process information about you in order to meet our business functions:

- Providing support to learners in Scotland
- Appropriately managing public funds, including crime prevention, detection and investigation and recovery of overpayments.
- Contributing to research and policy developments that support learners and the provision of learning support
- Share Information with Universities and Colleges and other public bodies that allow SAAS to ensure the best outcomes for learners in Scotland.
- Share information for the purpose of crime prevention, detection and investigation with Police Scotland, HMRC, NFI and other organisations

We also need to collect, hold and process information about you in order to:

- Meet our statutory obligations including those relating to equality and diversity
- Process financial transactions related to services you receive such as grants and payments

SAAS understands that our application process requires you to provide a significant amount of personal information. We use the information you provide to assess your application for funding, and to allow us to fulfil our business purposes.

We will always use this information in keeping with the Data Protection Act 1998 and other legislation that requires us to properly manage the information you give to us.

[Up to Topics](#)

Privacy Statement

Error! Reference source not found.

What Information do we Collect about You?

We collect, hold and process personal information so that we can manage and support financial applications for support. We collect information in a variety of ways including paper and online forms, email, telephone, social media and audio recordings.

The type of information required for student applications includes:

- Personal information: Name, name at birth, (if different from name use), date of birth, relationship status, date of married or moved in with your partner, full postal address, email, home phone number, mobile number, income details, National insurance number
- Some sensitive personal data might be collated in certain circumstances (e.g. Disabled Students Allowance).
- Some third party data might be collected (e.g. Security Questions, Benefactor details: Name, address, national insurance number, relationship to applicant/student, employment status. Dependents' details: Name of dependant(s), children, date(s) of birth, relationship to you, income details, and expenses).
- UK residency details such as: country of birth, nationality, country you normally live in.
- Education and employment details such as: Name of college or university, course title, dates of course, qualification gained. Name of employer, job title, dates of employment and town where employed and unemployment for the previous 3 years prior to the beginning of chosen your course.
- Institution and course such as details of your chosen college or university and course.
- Bank details.
- Declaration and consent.
- Any other relevant information.

In some cases more detailed information will also be required:

- Loan Contact information such as amount of loan, name, address, phone number and relationship to you of two contacts, term time address (if different from home address)
- Disability details and support costs;
- Household earnings information (parents can use the Student portal to provide earnings information but are also have the option of submitting paper forms if preferred);
- Childcare costs.

Some sensitive personal data may be indicated or collected due to the data collected as part of the application processes. Documents to be provided as evidence, and

Privacy Statement

Error! Reference source not found.

indication of funding type (e.g. Disabled Students Allowance) may also indicate or state sensitive personal data, for example, medical information for disability support or sexual orientation from a combination of gender, co-habitation status and/or partner details.

Documentation and Evidence

To support an application we may also require evidence to prove eligibility, residency and proof of income so we ask for copies of documentation. This can include copies of documents such as passport, driving license, birth certificate, marriage certificate, council tax statement and P60, The documents we may need will depend on your particular circumstances. We will tell you what to send when you are making your application to us.

The information that we gather and hold may be used for the prevention, detection and investigation of possible criminal conduct. Please see the section below for further information.

[Up to Topics](#)

Privacy Statement

What happens to your Information?

What happens to your Information?

When applying for student funding you supply us with personal information in support of your application. This personal information may be used in a number of ways:

- Assessing eligibility and entitlement to funding
- Prevention, detection and investigation of crime, including fraud
- Audit purposes
- Statistical analysis and research
- Improving service levels
- Maintaining and developing systems, processes and policies
- Recovery of overpayments

SAAS will use your personal information to assess your application, which may be done automatically by SAAS systems or by individuals who work for the Agency. As well as assessing your application, SAAS will use your personal information to ensure payment of funding for which you are eligible.

[Up to Topics](#)

Privacy Statement

Prevention, Detection and Investigation of Crime

Prevention, Detection and Investigation of Crime

SAAS is under an obligation to protect the public funds within our control and we will not tolerate criminal conduct, including fraud, whereby individuals attempt to obtain access to funding which they are not entitled to or eligible for. We are committed to deter, prevent and detect criminal conduct and will investigate and, in appropriate cases, report to the Crown Office and Procurator Fiscal Service for prosecution anyone attempting to defraud SAAS. Our Fraud Policy and Counter Fraud Strategy can be found on our website under 'CLASS 4: What the Authority spends and how it spends it'. http://www.saas.gov.uk/about_us/classes_of_information.htm

SAAS Counter Fraud Team

SAAS has a dedicated Counter Fraud Team who undertake proactive prevention and detection exercises to identify possible fraud. We also have a team of investigators trained by Police Scotland who gather evidence, investigate and report cases of criminal activity for prosecution.

We will investigate ALL instances where criminal conduct may have taken place, or report it to the appropriate organisation to investigate further e.g. Home Office, Student Loans Company, Department of Work and Pensions, HM Revenue and Customs, Police etc.

During both proactive and reactive investigations SAAS will request information from, and provide information to, other organisations for the purposes of ensuring that you remain eligible for support and that the level of support awarded is correct. Equally, other organisations will request information from SAAS for the purposes of the prevention and detection of crime.

As well as sharing information on a case by case basis SAAS also participates in a number of national initiatives to assist in fraud prevention and detection.

National Fraud Initiative

The National Fraud Initiative (NFI), is an exercise comparing computer records held by one organisation against other computer records held by the same or another organisations to see how far they match (Data Matching). NFI data matching assists public bodies (usually government departments or agencies such as SAAS) to prevent and detect fraud and error.

Level 1 Statement

SAAS is under a duty to protect the public funds it administers, and to this end will use the information you have provided on this form for the prevention and detection of fraud. We will also share this information with other bodies responsible for auditing or administering public funds for these purposes.

Privacy Statement

Prevention, Detection and Investigation of Crime

For further information, see

http://www.saas.gov.uk/fraud_prevention/national_fraud_initiative.htm or contact the SAAS National Fraud Initiative Key Contact at SAAS Counter Fraud Team, Saughton House, Broomhouse Drive, Edinburgh, EH11 3UT or by email SAASCFT@gov.scot.

Fraud Prevention Agencies

Fair Processing Notice

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity for example, when:

- *Checking details on applications for credit and credit related or other facilities*
- *Managing credit and credit related accounts or facilities*
- *Recovering debt*
- *Checking details on proposals and claims for all types of insurance*
- *Checking details of job applicants and employees*

If fraud is detected, you could be refused further funding from SAAS and certain services, finance or employment from other organisations.

You can obtain a copy of the full fair processing notice by writing to us at: SAAS Counter Fraud Team, Saughton House, Broomhouse Drive, Edinburgh, EH11 3UT or by email to SAASCFT@gov.scot.

Overpayments

SAAS has a dedicated Recoveries Team who are responsible for pursuing students who have been paid more funding than they are entitled to receive.

An overpayment can arise for a variety of reasons including:

- Non-commencement or withdrawal from a course;
- Evidence to support an award not being provided

SAAS use a debt recovery system hosted provided by a third party supplier to maintain records of overpayments and any recovery action taken. The information held includes personal information such as name, address, date of birth, email address and amount owed. Records of payments received, details of court action and where applicable details of employment as well as the outcome of the case are also held on the system.

Privacy Statement

Prevention, Detection and Investigation of Crime



SAAS will, where required, take court action and use the legal process to assist in the recovery of an overpayment. In this instance, SAAS will share personal information with Solicitors, Sheriff Officers and other legal professionals for the purpose of recovering the money.

[Up to Topics](#)

Privacy Statement

Error! Reference source not found.

Data Sharing

SAAS will share your information with other organisations in order to fulfil its purposes, as listed in the section on why we collect your information .

The main bodies that we share your information with:

- Skills Development Scotland – Skills Development Scotland provide assistance to young people aged between 15 and 25. As of 2014, SAAS have a legal requirement to provide certain information to Skills Development Scotland and we do so in accordance with [The Young People's Involvement in Education and Training \(Provision of Information\) \(Scotland\) Order 2014](#) .
- Student Loan Company (SLC) – The Student Loan Company pays loans to students on behalf of SAAS. As part of the support and decision making process, we will share data with the SLC. They, in turn, will carry out checks with the Identity and Passport Service and the Department for Work and Pensions and will work with HM Revenue and Customs to collect loan repayments. Further information about the Student Loan Company can be found on [website](#)
- Department of Work and Pensions (DWP) – SAAS and SLC share information with DWP to check your National Insurance number and other personal information.
- Audit Scotland– SAAS provides sensitive personal information to Audit Scotland as part of the National Fraud Initiative for processing of data in a data matching exercise which is carried out with statutory authority. Section 26A of the Public Finance and Accountability (Scotland) Act 2000 provides that Audit Scotland may carry out data matching exercises, or arrange for them to be carried out on its behalf. This power was added by Section 97 of the Criminal Justice and Licensing (Scotland) Act 2010. While the exercise does not require the consent of the individuals concerned under the Data Protection Act 1998, the NFI is subject to a [Code of Data Matching Practice](#) and the relevant provisions of the Data Protection Act 1998 are included in Appendix 3 of this [code](#). Further information about the data matching exercise can be found on our [website](#)
- Fraud Prevention Agencies – SAAS provides sensitive personal information to Fraud Prevention Agencies as part of the application verification/validation process for the purposes of preventing and detecting crime. Further information can be found by contacting the SAAS Counter Fraud Team http://www.saas.gov.uk/fraud_prevention/our_fraud_team.htm

We have data sharing agreements in place and these agreements will be published on our website. The data sharing agreements that we currently have in place are:

- NHS National Services Scotland (NHS NSS) (the common name for the Common Services Agency for the Scottish Health Service)– We have a mutual data sharing agreement in place to enable the prompt payment of bursaries to dental students studying in Scottish Universities. Enable NHS NSS to pay General Dental Practitioners (GDP) promptly for treatment and

Privacy Statement

Error! Reference source not found.

services supplied on behalf of the NHS and to ensure that GDP's have fulfilled the conditions of their awards and if not to recover a partial of full repayment of the bursary.

- SAAS also has data sharing agreements with Further Education and Higher Education Institutions. Currently SAAS is engaged in two data sharing initiatives with Edinburgh University and Dundee University to facilitate the efficient distribution of the universities' bursaries. To allocate bursaries, the university needs information on the student support funding allocated to their students.

If you have applied for assistance with childcare, SAAS will verify the level of payments made with your registered childcare provider and may share this information with others to verify the accuracy of all information provided.

We may also share your information with other third parties e.g. parent, guardian if you have signed a [Third Party Consent Form](#).

To ensure that student support is paid only to students continuing to attend a higher education institution, information relating to students' attendance, withdrawals and temporary absences will be shared amongst SAAS, SLC and Universities and Colleges.

There may be other instances where we share your information with government agencies and other organisations in keeping with our need to provide learner support or develop policy in this area.

We will never share your personal information for commercial purposes or for reasons out with SAAS' business purposes.

[Up to Topics](#)

Privacy Statement

Error! Reference source not found.

How Do We Keep Your Information Secure

The transmission of information via the internet is not completely secure. Although we will do our best to protect your information, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security measures in place to try and keep your data secure.

Keeping your personal information secure is very important to SAAS. All information that you provide to us is stored on our secure servers and has extensive IT security measures in place in line with Scottish Government IT standards. Access to SAAS servers by SAAS staff is strictly controlled and logged and auditable.

Where we share personal information with third parties through data sharing agreements or for legal/statutory requirements, we make sure they have the appropriate security policies and procedures in place. We transfer personal information using securezip encryption.

If you have created an online account via our student portal, you will choose a password which enables you to access your account, you are responsible for keeping this password confidential.

[Up to Topics](#)

Privacy Statement

What if Your Information Changes?

What if Your Information Changes?

If any of your personal or contact details change, it is important that you tell us straight away so we have the most up-to-date information to communicate with you about your application and other services.

There are different ways that you can update and amend your details. To do this, please read the information in the [update my details](#) section of SAAS' website. Or contact us using our contact details on the [Contact us](#) page.

Once you have updated your details, you may wish to contact your further or higher education institution and also the [Student Loans Company](#) with you have a loan. SAAS will need to share your updated information with these organisations and we don't want to delay your payments because your records don't match.

[Up to Topics](#)

Retaining your Personal Information

We retain personal information in line with the Data Protection Act 1998. This involves only retaining the personal information we need for business, regulatory or legal reasons. Once personal information is no longer needed, it is securely destroyed.

SAAS have a requirement to retain student records for several reasons, the key ones being:

- SAAS eligibility criteria, which allows students to apply for certain types of funding until they are 60 and, in some instances, beyond 60 years of age;
- Appropriate management of public funds (which includes recoveries action and the investigation of fraud, attempted fraud or other criminal activity as well as the application of the eligibility criteria across departments).

Our Retention and Disposal Schedule can be found on our website under 'CLASS 5: how the authority manages its human, physical and information resources.'

http://www.saas.gov.uk/about_us/classes_of_information.htm

[Up to Topics](#)

How to Request Personal Information

Under the Data Protection Act you have a legal right to access the personal information SAAS holds about you. This is known as a Subject Access Request (SAR) and we aim to process them within 40 days.

Subject Access Requests must be made in writing and anyone making an oral request will be asked to complete a [subject access request form.pdf](#). More information about making subject access requests is available on this form.

Please send your Subject Access form or request in writing to:

Data Protection
Student Awards Agency Scotland
Saughton House
Broomhouse Drive
Edinburgh
EH11 3UT
Email: [SAAS Data Protection Mailbox](#)

If you wish to make a request to change, delete or cease processing your personal information, you can do this under section 10 of the Data Protection Act, this is sometimes known as a section 10 notice. We will always consider your request to make changes to your personal information and contact you regarding our response. Please send your request to the above contact details.

[Up to Topics](#)

Call Recording and Digital Media

Call recording

As part of our commitment to provide the best possible service to our customers we record telephone calls in our contact centre. This helps us to identify ways that we can provide you with a better service:

We record calls for:

- Staff training purposes, helping us to improve the quality of our customer services and to ensure the information we provide is consistent and accurate
- For reporting on the types and numbers of enquiries we receive
- So we can have an accurate record of your call, which may be needed to support any transactions that take place over the phone and/or if there are any disputes
- The gathering of evidence to assist in the investigation, and reporting of criminal conduct or attempted criminal conduct.

We understand your personal information is important and we are committed to protecting your privacy. We can actively retrieve call recordings for 500 days from our system after which point they are archived.

Social Media

Our social media sites are public and can be assessed by anyone. Any personal information you chose to share via social media sites could be assessed by the wider public. This includes revealing personal information. If you communicate with us through social media, such as posting comments on SAAS Facebook page, or tweeting. We advise that you do not share personal information in public areas of social media.

[Up to Topics](#)

Cookies

The SAAS website and online services uses cookies to:

- To make sure our website works properly
- To collect data about the use of our website including the number of visitors and how frequently pages are viewed
- To ensure the secure function of the SAAS online service
- To remember your preferences and make the website easier to use

Please follow this [link](#) for our full cookie statement.

[Up to Topics](#)

5 October 2017