



Why do we use Open Banking tools to assess your grant application?

Open Banking is a new tool that helps us make better, safer and faster decisions when assessing grant applications. We understand that this is new to most people and we want to make our reasons for doing this and our data policy clear.

By having access to 12 months of activity on your main current account we avoid having to ask you to send your bank statements, payslips and bank details. This is the way we used to assess grant applications, so we had the same information, but it took long periods of time to look through it all, which is costly and means we spend more money and time assessing when we could be giving it away as grants.

This also means that you don't have to email us documents that contain information that could be targeted by fraudsters, so it's a safer way to work in the modern digital world.

Your bank data is treated as highly confidential and will only be used to make an assessment for your grant application. Once the assessment has been made all data is destroyed forever, so if you applied for a grant a year from now having had one before, we would have to do this again, because we are committed to your digital security.

If you did apply again in future you'd find it as quick and easy as the first time, because it takes no more than five minutes and can be done from a computer or your smartphone, you just need to have internet banking on your computer or a bank app on your phone.

Finally, another benefit of using this service is that we can make better decisions, so if we feel that your circumstances require it, we might be able to offer more than we would have done otherwise. And on the rare occasions when people might apply and there are other, more critical applications, we can decline the application and make sure more money goes to the people that genuinely need it.

So please trust in us to look after your information safely and confidentially and make better, safer and faster decisions on who we can help.

For further information please get in touch with The Drinks Trust [Welfare Team](#).