

M&S EVERYDAY SAVINGS ACCOUNT

Terms and conditions

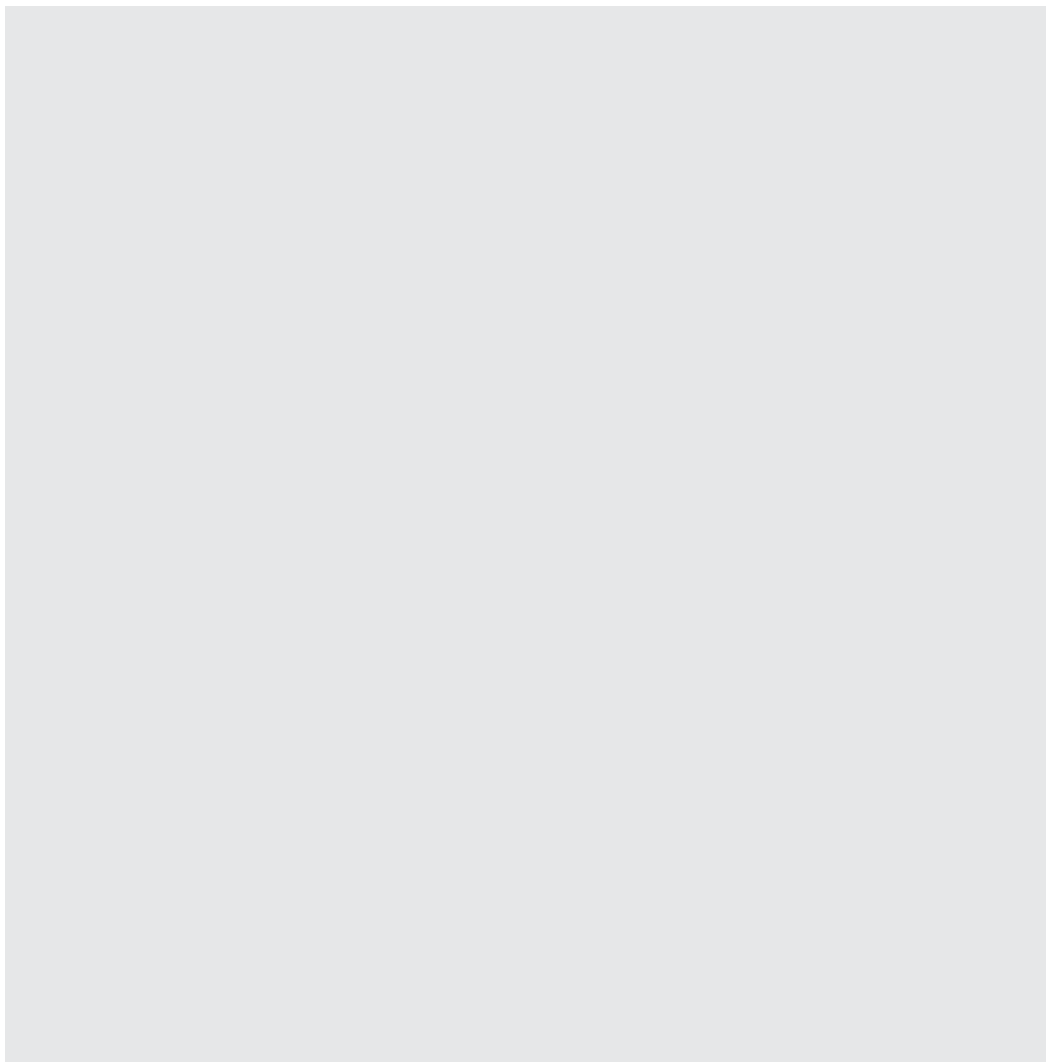
Privacy Notice Overview

M&S
BANK

M&S EVERYDAY SAVINGS ACCOUNT

Terms and conditions

Effective from 23 November 2021



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THIS AGREEMENT

This agreement is between us, M&S Bank, which is a trading name of Marks & Spencer Financial Services plc, and you, the person or persons we've opened one or more accounts for. It covers our personal banking accounts and services. You can ask for a copy on paper or in another format such as large print, Braille or audio at any time.

You can only have one M&S Everyday Savings Account.

Our accounts are for your personal use only. You can't use them for business purposes.

Here are the details you need to contact us.

By telephone	From UK	From anywhere else
Lost or stolen cards and PINs	0800 085 2411	+44 1244 879 080
Accounts	0345 900 0900	+44 1244 879 080
Textphone	0345 300 1815	+44 1244 686 097
Telephone Banking	0345 900 0900	+44 1244 879 080
Mobile Banking	M&S Banking App	
Internet Banking	0800 363 459 or marksandspencer.com/bank	
By post	M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT	

To contact you, we'll use the most recent post or email address, mobile and telephone numbers you've given us. To warn you about any actual or suspected fraud or security threats, we'll use the fastest and most secure way of contacting you (eg we may use text rather than telephone).

If you're registered for Internet Banking, we may also send you secure messages through the 'My Messages' facility.

You must tell us as soon as possible if any of your contact details change. If you don't, we won't be responsible if you don't get information or notices from us.

We may record:

- and monitor telephone calls so we can improve our services and for security reasons.
- telephone numbers you call us from and may use them if we need to contact you urgently.

We'll normally use English to communicate with you.

1. What forms our agreement?

Terms	Where you'll find them
General terms that apply to all accounts where relevant	This document.
Interest rates	The most recent summary box leaflet for your product.
For other products or services (eg Internet Banking), the terms we give you when you request the product or service will also apply.	

2. How do we make sure we're dealing with you?

Before we do certain things (eg provide information about your account or make payments), we need to check we're dealing with you and that you've authorised the action we're taking. If we get a document, for example, we'll check the signature on the document (eg a letter) matches our records. In all other cases, we'll assume we're dealing with you and that we're authorised to take action if your security details are used with Mobile, Internet or Telephone Banking (or another service we provide for accessing your accounts). We may add other ways of checking your identity in the future.

What are 'security details'?

Passwords, PINs, security codes, memorable data, biometric data (such as a fingerprint or voice ID) or any other information or details that you've set up with us for use with Mobile, Internet or Telephone Banking.

3. Keeping up security

We'll do all we reasonably can to prevent unauthorised access to your account. You must also act reasonably to prevent misuse of your account by keeping your security details safe. If you don't, we may block access to your account to protect you and us from unauthorised use. If you ask, we'll tell you when the block will end.

Tips for preventing misuse of your accounts

Don't:

- allow anyone to use or tell anyone your security details.
- choose security details that can be easily guessed by anyone else.
- log in, or stay logged in, to a device if you're not in full control of it or it's not in your possession.

Additional security tips are on our website. Please check for any updates we may make from time to time.

You must contact us as soon as possible if:

- someone else tries to access, or has accessed, your account; or
- your security details have been lost or stolen

We'll ask for information or other help and we may assist and ask you to assist with any police investigation.

4. Can someone else operate your account for you?

You can allow another person to operate your account. To do this, you'll need to give us a signed third party mandate or Power of Attorney.

If you're not able to operate your account for any reason, another person may be appointed to act for you. This could be because you have a physical disability or mental incapacity, or you might be in the armed forces or travelling abroad. When we've received the right legal document, we'll allow that person to use your account. In some serious cases, for example if we're told you have a mental incapacity, we might limit access to your account until we get the right legal document.

These conditions apply to any person allowed or appointed to use your account but you'll be responsible for everything they do even if they make you break the agreement.

We'll remove a third party mandate straightaway if:

- you ask us to;
- we suspect misuse of your account by that person; or
- that person breaches these terms or any law or regulation.

We'll refuse to accept instructions under a Power of Attorney if we know that a person's legal authority to act for you has ended.

5. Statements and other information we'll give you

Whenever we make a payment into or out of your account, take our charges or charge or pay interest, we'll give you details by updating the information we provide through Internet Banking. This information will also be available if you ask for it using Telephone Banking.

We may also ask you to choose between receiving monthly statements or having the information made available as set out above. If you choose not to receive monthly statements, we may still send you statements at a different frequency (we'll explain this if we offer you the choice). If you don't tell us what you want, we'll provide statements monthly.

We'll send statements by post or, if you're registered for Internet Banking, by providing them online unless you've asked us for paper statements. We'll also send statements by post if they aren't available online. We'll only send a statement if there's been a payment out of your account since the last statement we gave you.

You can ask us for a copy of your statement.

You must let us know as soon as possible if you think there are any unusual or incorrect transactions on your accounts.

You can ask us to stop sending the alerts at any time.

6. Information we need from you and when we can disclose information about you

If we make a reasonable request for information, you must give it to us as soon as possible. If you don't, or we suspect fraudulent or criminal activity of any kind:

- we might try to get it from another source;
- we could block or close your account(s).

You must make sure the information you give us is accurate and up to date and tell us within 30 days if anything changes.

We'll use your information as explained in our Privacy Notice. We'll also give it to others if required by law or public duty (eg if we believe you may have tax obligations in other countries, we may have to disclose that information directly to tax authorities) or if we need to disclose to protect our own interests (eg in any legal proceedings) or we have your specific agreement.

7. What happens if you stop using your account?

We may restrict payments in or out of your M&S Everyday Savings Account if it has money in it and you haven't used it for 24 months.

8. Tax compliance

Your tax responsibilities (eg filing tax returns, paying tax and complying with any other tax laws or regulations) depend on where you live, where you do business and some other factors. It's up to you to make sure you meet these obligations. We can't provide tax or legal advice so if you think having an account with a member of the HSBC Group might affect your tax position, you should speak to an independent advisor. This also applies to connected persons eg anyone you send a payment to, who operates an account for you, is entitled to money in your account(s) etc.

PAYMENTS

This section is about payments in and out of your account. All payments and decisions about payments are made on working days and how we manage payments can depend on where the payment is being sent.

Working day: A working day is usually Monday to Friday (excluding public holidays). For payments made by Faster Payments our working day is 24/7.

9. Payments into and out of your account

You can only make payments into and out of your account from **a linked account**. This is another account in your name or which you hold jointly with someone else.

You can only make payments into your account in pounds sterling. The minimum payment in is £1 and the maximum payment is £1,000,000.

You can't pay cash into your account. You can't make payments by Direct Debit, standing order, debit card, cheque or CHAPS.

You can't make foreign currency payments (including foreign cheques) into or out of your account.

Payments

To send money from your account, you'll need to give us details of the linked account you want to send money to and any other details we ask for. This is usually the sort code and account number (or equivalent for payments outside the UK), the account holder's name or, where available, a number that is linked to these, such as a mobile phone number. It's up to you to check the details are correct before asking us to make a payment as we'll make it using only these details.

The table below shows the cut-off time for giving us payment instructions and how long payments take to reach the bank you're making a payment to after we've received your instruction to send the money and taken it from your account.

Cut-off time		
This is the latest time on any day that we can process instructions or add payments to an account. You can ask us for the relevant cut-off time when you give us a payment instruction. If we don't receive a payment request before the cut-off time on a working day, we'll treat your request as received on the next working day. The timings set out in the box below will begin then.		
Payment type	Cut-off	When the payment will reach your account
To your linked account in pounds sterling	11.45pm (Faster Payment)	Straightaway

Although most payments will reach their destinations within the timelines set out in the table above, on some occasions it may take longer to allow us to complete our checks.

10. Payments into your account by mistake or fraud

We'll take back any money we pay into your account by mistake or due to an M&S Bank systems error.

If we suspect any payment into your account was the result of fraud, we can remove it without asking you.

If you don't have enough money in your account when we return a payment for any of these reasons, you should pay money in straightaway to cover this.

11. When we can refuse to accept payments into your account

We can refuse to accept a payment if we're acting reasonably, eg if we reasonably believe that:

- accepting it might cause us to breach a legal requirement or might expose us to action from any government, regulator or law enforcement agency; or
- there is fraudulent or criminal activity on the account.

12. How we decide whether to make a payment from your account

We'll make a payment from your account if you instruct us to unless:

- you don't have enough money in your account;
- you haven't given us the account or reference details or we know they're incorrect;
- you've asked us to send the payment in a particular way (eg by Faster Payments) and the recipient's bank doesn't accept them;
- you've not provided any extra identification or information about the payment that we've reasonably asked for;
- the payment exceeds a limit that we tell you when you make the payment;

or we reasonably believe:

- there has been a breach of security or misuse of your account or security;
- there has been fraudulent or criminal activity of any kind whether or not linked to your account or your relationship with us and it's reasonable for us not to make a payment as a result;
- it would cause us to breach a law, regulation, code, court order or other duty, requirement or obligation or expose us to action or censure from any government, regulator or law enforcement agency; or
- someone else may have a claim over the money.

In this section, 'we' and 'us' includes first direct, M&S Bank and any HSBC Group company worldwide.

If you ask us to make payments on a particular day, we'll check you have enough money in your account to make them at the start of that day. Unless it's a weekend or public holiday we'll check again at **3.30pm**.

If you're making several payments but don't have enough money to make all of them, we might try to make some of them but others could be returned unpaid.

Because we won't process it, you'll know we've refused to make a payment if you're making it online or using Mobile or Telephone Banking.

You can always call us straightaway to find out why we've refused a payment and what you need to do to correct any errors that made us refuse it and we'll tell you unless we're prevented by law or any regulation or for fraud prevention or security reasons. You can also get transaction information through Mobile, Internet and Telephone Banking.

13. Blocking payments and services

We can block your access to related services such as Mobile, Internet and Telephone Banking if we reasonably believe it's necessary because of security concerns (eg if we know or suspect your security details have been misused).

If we do this, we'll usually let you know why straight afterwards, unless we're prevented by law or any regulation or for security reasons. We'll unblock your access to services as soon as the reason for blocking it ends.

14. Cancelling or changing payments

You can't change or cancel a payment that you've asked us to make straightaway.

Other payments can be cancelled if you contact us by the deadline no later than the working day before the payment is due to be made.

15. What happens when a payment goes wrong or money goes missing from your account?

Question	Answer
What is an incorrect payment?	A payment that hasn't been sent to the person or account you specified when you instructed us to make the payment because of a bank error.
What is an unauthorised payment?	A payment made from your account which wasn't authorised by you or someone you've authorised to make payments on your account.
What is 'gross negligence'?	Gross negligence is when you do something with a very significant degree of carelessness.

If you give someone your security details and they use them to make a payment, we may treat the payment as if you'd authorised it depending on what happened. This is why you mustn't tell anyone your security details.

General position on refunds

Question	Answer
What if you notice an incorrect or unauthorised payment?	You must call us as soon as you can.
What will we do when you tell us about an: <ul style="list-style-type: none"> • incorrect payment made to another bank; or • unauthorised payment? 	We'll refund the payment before the end of the working day after you tell us (or sooner if we can).
Will we always make a refund?	No. We won't make a refund: <ul style="list-style-type: none"> • for an incorrect payment, if we can prove that the payee's bank received the payment; • for an unauthorised payment, if we know you've been grossly negligent or we reasonably suspect fraud on your part.
Can we take back a refund we've made?	Yes. We can take back refunds (after giving you reasonable notice) in these cases: For incorrect payments, if we can show that the payment was received by the other person's bank. For unauthorised payments, if we can prove that: <ul style="list-style-type: none"> • you acted fraudulently; or • it was made because you intentionally or with gross negligence failed to keep your security details safe.

Unauthorised payments

Question	Answer
What happens if we can prove you acted fraudulently?	You're responsible for all payments from your account.
What happens if we can prove you've been grossly negligent?	You're responsible for all payments from your account until you've told us that your security details have been lost, stolen or that you suspect misuse.
What happens if you made the payment remotely, eg by telephone or online?	We're responsible (unless you've acted fraudulently) for any purchase of goods or services (other than financial services).
Are there any other cases where we're responsible for unauthorised payments or fraud on your account?	We're responsible (unless you've acted fraudulently): <ul style="list-style-type: none"> • after you've told us that your debit card or security details have been lost or stolen; • if we haven't provided a number for you to tell us that your debit card or security details have been lost or stolen; or • if we haven't applied procedures that we're legally required to use to check that a payment has been authorised by you.

ABOUT CHARGES AND HOW WE PAY AND CHARGE INTEREST

16. Interest rates and charges

The current interest rate for your account is set out on our website and in the latest version of the M&S Everyday Savings Account Summary Box leaflet. Please contact us if you'd like further details.

Interest is paid monthly into your account. We calculate interest as at the 5th day of each month and apply this to your account within 30 days.

We'll pay interest at a variable rate (which may go up or down).

We work out interest each month on the amount we're holding for you in that account.

We may charge for services which aren't set out in this agreement, but we'll always tell you how much it is and check you're happy to pay it before we provide the service. We may also charge an administration fee, up to the maximum permitted by law, if we have to do anything to comply with a court order on your account(s) (eg a child maintenance order).

Please note that taxes or costs may apply to you that aren't charged by us and/or won't be paid through us.

17. Set-off

If you have money in one of your accounts we may set it off against any amount you owe us which is due for payment. We'll do this if we think it's reasonable, taking into account your circumstances (including that you'll still have enough money to meet essential living expenses) and any regulatory requirements.

'We' and 'us', for these purposes, includes M&S Bank and any HSBC Group company worldwide. Amounts owed to us and due for payment include, for example, amounts owed under a loan, credit card, mortgage or overdraft.

Our set-off right applies to accounts in your name only and to accounts you hold jointly with another person (X) as shown below:

Money in account for:	Set-off against money owed by:
You only	You
You only	You and X
You and X	You and X
You and X	X
You and X	You

We can use money in your account even if there's a court decision against you or you're fined (including interest arising after the date of the final decision or fine), unless we're prevented by the court or by law. If you have money in a foreign currency, we may convert it to pounds sterling using the M&S Bank Exchange Rate when we use our set-off right.

Occasionally we receive legal instructions or notices to hold a customer's money for, or to pay it to, someone else. If this happens, we won't set-off against the money we've been told to hold for someone else.

We'll write to you before making any set-off between your accounts.

OUR RELATIONSHIP WITH YOU

18. Changes we can make after giving advance notice

Our agreement has no fixed end date so it's likely we'll need to keep our terms up to date so they cover changes we're making to our business and changes we don't control. We'll only make changes for these reasons if it's reasonable for us to pass on the impact of that change.

As we can't foretell precisely why we might need to make changes to this agreement, we may also make changes for reasons that aren't covered here.

All changes

Changes we don't control	Terms we can change		
	Interest rates	Charges	Other terms
We'll respond proportionately to:			
<ul style="list-style-type: none"> changes in general law or regulations decisions or recommendations we have to follow eg made by a court, regulator or Financial Ombudsman Service new industry guidance and codes of practice 	✓	✓	✓
<ul style="list-style-type: none"> changes in the Bank of England base rate, other market rates and indices or tax rates 	✓	✗	✗
<ul style="list-style-type: none"> cover increased or decreased costs of providing the account 	✓	✓	✗
Changes to our business			
We'll make reasonable changes to:			
<ul style="list-style-type: none"> the way we manage the account because of technology systems, services or facilities we use or introducing new ones 	✓	✓	✓
<ul style="list-style-type: none"> the benefits we provide due to changes to our arrangements with third parties who provide benefits, including Marks and Spencer plc 	✗	✗	✓
Changes for other reasons			
Making changes for a specific reason that isn't explained in this table where it's reasonable or valid for us to do this	✓	✓	✗
Other changes			
Making changes without giving you a reason. If we do this, we'll always explain the effect, and allow you to close your account(s) or related service(s) free of charge before they happen	✓	✓	✓

The terms of any service or benefit provided by a third party can be changed by them. The notice period they give you will be set out in the terms and conditions for the benefit product.

Telling you about these changes

You're protected from any change we make to your disadvantage because we'll give you advance notice so you can end the agreement or switch your account to another account we offer or to another bank.

Change	When we'll tell you about it
Increasing interest rates we pay you	<ul style="list-style-type: none"> personal notification within 30 days after the change; or three working days after the change online or in a newspaper.
Reducing interest rates we pay you	At least 14 days before the change. But we may not give notice if there's less than £100 in the account.
Any other change	At least 30 days before the change.

Your rights when we tell you about a change

If we give advance notice that we're going to make a change to this agreement and you don't tell us you want to close your account before that change takes place, or within the next 60 days (if longer), then we'll assume you've accepted the change and it will apply automatically at the end of the notice period.

If you tell us that you don't want to accept the change you can close your account without charge.

19. How you can close your account or end this agreement

You can close your account or end a service or this agreement without charge by telling us by telephone or by post:

- within the cooling-off period (which is 14 days from the day after we've confirmed we've opened your account) if you opened your account by telephone or online; or
- at any time.

You'll have to pay charges for using the account (such as payment charges). We'll close the account and send you the amount in it (and any interest) when everything you owe us has been paid. Any account benefits will end.

20. How we can end this agreement and close accounts

We can end the agreement and close your accounts straightaway and without notice if:

- you:
 - have seriously or persistently broken this agreement;
 - have behaved inappropriately either to us or when using our services. For example, you acted abusively, offensively or violently towards employees or used abusive language in payment instructions;
 - weren't (or are no longer) entitled to open or have your account or the service;
 - haven't provided us with adequate information that we've requested about your liability for tax; or
 - provided us with any false information; or
- it's reasonable for us to believe that:
 - you have or are using or obtaining (or allowing someone else to) an account, service or money illegally or fraudulently;
 - you're using the account for a purpose not covered by this agreement;
 - you're involved in any criminal activity, whether or not linked to your account or your relationship with us;
 - you have placed us in a position where we might break a law, regulation, code, court order or other duty, requirement or obligation or we, or another HSBC Group company, may be exposed to action or censure from any government, regulator or law enforcement agency; or
 - there's been a breach of security or misuse of your account.

We can also end the agreement and close your accounts by giving you at least two months' notice.

You're responsible for cancelling payments into and out of your account.

21. How we can transfer accounts

We'll give you at least two months' notice that we're switching you to a different account which we think is appropriate for you. But we'll only do this in the circumstances below:

- if you no longer meet the conditions for an account; or
- if we're withdrawing a type of account,

You can close your existing account during the notice period if you don't want us to make the transfer. If there's a charge for the new account, you can close it within 60 days with no charge.

22. Transferring this agreement

We can transfer all of our rights and obligations under this agreement and in relation to your account to someone else but we'll only transfer obligations to someone we reasonably consider capable of performing them as well as us and who is authorised or recognised by our regulator as being able to accept deposits. This includes us appointing another HSBC Group company to recover a debt for us. This won't reduce any of your rights in relation to your account.

You can't transfer any of your rights and obligations in relation to the agreement, your account, or your account itself, to any other person.

23. When we aren't responsible for things that go wrong

We won't be responsible for any losses you may suffer if we can't perform our obligations under this agreement due to:

- any legal or regulatory requirements; or
- abnormal or unforeseeable circumstances which are outside our (or our agents' and/or subcontractors') control and which we couldn't have avoided despite all efforts to the contrary, such as industrial action or mechanical failure.

24. What country's courts and laws apply to this agreement and our dealings before you opened your account?

Where your account is held	Laws	Courts
UK (except Scotland)	England and Wales	The country where your account is held or in the country where you live.
Scotland	Scotland	

INFORMATION TO HELP MANAGE YOUR ACCOUNT

Privacy

Your privacy is important to M&S Bank.

You explicitly consent to us accessing, processing, and retaining any information you provide to us for the purposes of providing payment services to you. This doesn't affect any rights and obligations you or we have under data protection legislation. You may withdraw this consent by closing your account. If you do this, we'll stop using your data for this purpose, but may continue to process your data for other purposes.

Our Privacy Notice explains how we collect, use, disclose, transfer, and store your information and sets out your rights to your information. We've provided our Privacy Notice to you separately and will inform you when we make any changes to it. You can also find our Privacy Notice at marksandspencer.com/bankprivacynotice

How to make a complaint

If you have a complaint, please contact us using the details at the front of this booklet. We'll send you a written acknowledgement within five working days and keep you informed of our progress until your complaint has been resolved. We'll do everything we can to sort out the problem.

If you remain dissatisfied, you may be entitled to refer your complaint to the ombudsman service in your country using the contact details set out below.

Account held	Ombudsman	Contact details
UK	Financial Ombudsman Service	Exchange Tower, London E14 9SR 0800 023 4567 or 0300 123 9123 financial-ombudsman.org.uk

How your money is protected

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts, each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, each depositor would have a claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS limit. The FSCS deposit limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please contact us, visit the FSCS website fscs.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Privacy Notice Overview

M&S
BANK

How we collect and use your information

This is an overview of:

- the types of information we collect about you
- how we collect and use it
- who we might share it with
- the steps we'll take to make sure it stays private and secure
- your rights to your information.

More information

For more details about anything covered in this overview, please see our full Privacy Notice – you can view or download a copy by visiting marksandspencer.com/bankprivacynotice or if you prefer paper, give us a call on 0345 900 0900 and we'll send you one in the post.

Who we are

When we say 'we', we mean:

M&S Bank, who is the data controller for current accounts, savings accounts, travel money, credit cards, Chargecard, Budgetcard, Privilege Card, Club Rewards, Foreign Exchange, Personal Reserve, loans, mortgages, World Selection and all insurance products;

Marks and Spencer Unit Trust Management Limited, who is the data controller for M&S High Income Fund, M&S Worldwide Managed Fund, M&S UK Selection Portfolio and M&S UK 100 Companies Fund; and

Marks & Spencer Financial Services plc, who is the data controller for the M&S Corporate ISA.

The data controller is responsible for deciding how your information is used and ensuring it is private and secure.

The information we collect

We collect information about you from different places including:

- directly from you
- from a third party acting on your behalf e.g. an intermediary or broker
- from other HSBC companies
- from Marks and Spencer plc
- from publicly available sources
- when we generate it ourselves
- from other organisations.

We'll only collect your information in line with relevant regulations and law and this may relate to any of our products or services you apply for, currently hold or have held in the past.

You're responsible for making sure you give us accurate and up to date information. If you provide information for another person on your account, you'll need to tell them how to find the Privacy Notice and make sure they agree to us using their information for the purposes set out in it.

How we'll use your information

We'll use it to provide any products and services you've requested and for other purposes, for example:

- to confirm your identity and address
- to understand how you use your accounts
- to carry out your instructions

- to improve our products and services
- to advertise to you and others
- to offer you other services we believe may benefit you, unless you ask us not to.

We'll only use your information where we're allowed to by law e.g. carrying out an agreement we have with you, fulfilling a legal obligation, because we have a legitimate business interest or where you agree to it.

We may use automated systems to help us make credit decisions as well as carrying out fraud and money laundering checks.

Who we can share your information with

We may share your information with other HSBC Group members and any subcontractors, agents, or service providers who work for us or other HSBC Group companies, as well as Marks and Spencer plc. We may also share your information with others outside of the HSBC Group e.g. regulators, insurers, other financial institutions, brokers and agents, as well as credit reference and fraud prevention agencies.

How long we'll keep your information

We'll keep your information for as long as you have a relationship with us. After the relationship ends, we'll keep it where we may need it for our legitimate purposes e.g. to help us respond to queries or complaints, or for other reasons e.g. fighting fraud and financial crime, and responding to requests from regulators.

Transferring your information overseas

Your information may be transferred and stored in countries outside the UK, including some that may not have laws that provide the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection.

Marketing

We may use your information to provide you with details about M&S Bank companies' products and services, and also products and services from our partners, Marks and Spencer Group and other relevant third parties. We may share your information with our advertising partners and social media platforms for this purpose. We may send you marketing messages by post, email, telephone, text, secure messages or through social media. You can change your mind on how you receive marketing messages or choose to stop receiving them at any time. To make that change, please contact us in the usual way.

Your rights

You have a number of rights relating to your information e.g. to see what we hold, to ask us to share it with another party, to ask us to update incorrect or incomplete details, to object to or restrict processing of it, to make a complaint etc.

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