

Our Privacy Notice

BEFORE WE BEGIN

This notice (Privacy Notice) applies to personal information held by M&S Bank and M&S Bank companies outlined below. M&S Bank is a trading name of Marks & Spencer Financial Services plc, which is part of the HSBC Group.

This notice explains what information we collect about you, how we'll use that information, who we'll share it with, the circumstances when we'll share it and what steps we'll take to make sure it stays private and secure. It continues to apply even if your agreement for banking or other products and services with us ends. It should also be read alongside your product terms and conditions, as these include sections relating to the use and disclosure of information.

This Privacy Notice covers any personal products or services you have with us, including current accounts, savings, travel money, loans, credit cards, mortgages, investments and insurance. Sometimes we may need to provide you with separate or further information about specific products and services. This information will apply if you also have a relationship with other parts of the HSBC Group (eg HSBC business banking, first direct, or HSBC in any other countries), they'll provide you with information separately where required.

Some of the links on our websites lead to other HSBC Group or non-HSBC websites, including the Marks and Spencer Group, with their own privacy notices, which may be different to this notice. You'll need to make sure you're happy with their privacy notices when using those other sites.

Wherever we've said 'you' or 'your', this means you, any authorised person on your account, anyone who does your banking or deals with us for you (eg trustees or executors, attorneys under a Power of Attorney) and other related people (including authorised signatories, partners, members and trustees).

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, Premium Club, 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 address for the companies set out in this notice is Kings Meadow, Chester CH99 9FB. If you'd like to get in touch with us, you can also find additional contact details in the 'More details about your information' section below.

WHAT INFORMATION WE COLLECT

We'll only collect your information in line with relevant regulations and law. We may collect it from a range of sources and it may relate to any of our products or services you

apply for, currently hold or have held in the past. We may also collect information about you when you interact with us, eg visit our websites or mobile channels, call us or visit one of our branches, or ask about any of our products and services.

Some of it will come directly from you, eg when you provide ID to open an account. It can also come from your financial advisor, broker or mortgage intermediary, other HSBC companies, the Marks and Spencer Group or other sources you've asked us to obtain information from. We might also get some of it from publicly available sources. The information we collect may include:

Information that you provide to us, such as:

- personal details, eg name, previous names, gender, date and place of birth;
- contact details, eg address, email address, landline and mobile numbers;
- information concerning your identity, eg photo ID, passport information, National Insurance number, National ID card and nationality;
- market research, eg information and opinions expressed when participating in market research;
- user login and subscription data, eg login credentials for phone and Internet Banking and Mobile Banking apps;
- other information about you that you give us by filling in forms or by communicating with us, whether face-to-face, by phone, email, online, or otherwise.

Information we collect or generate about you, such as:

- your financial information and information about your relationship with us, including the products and services you hold, the channels you use and your ways of interacting with us, your ability to get and manage your credit, your payment history, transactions records, market trades, payments into your account including salary details and information concerning complaints and disputes;
- information we use to identify and authenticate you, eg your signature, biometric information and additional information that we receive from external sources that we need for compliance purposes;
- geographic information, eg about which branches or ATMs you use;
- information included in customer documentation, eg a record of advice that we may have given you;
- marketing and sales information, eg details of the services you receive and your preferences;
- information about your device or the software you use, eg its IP address, technical specification and uniquely identifying data;
- cookies and similar technologies we use to recognise you, remember your preferences and tailor the content we provide to you – our cookie policy contains more details about how we use cookies and can be found at marksandspencer.com/bankcookiepolicy

- risk rating information, eg credit risk rating, transactional behaviour and underwriting information;
- investigations data, eg due diligence checks, sanctions and anti-money laundering checks, external intelligence reports, content and metadata related to relevant exchanges of information between and among individuals and/or organisations, including emails, voicemail, live chat;
- records of correspondence and other communications between us, including email, live chat, instant messages and social media communications;
- information that we need to support our regulatory obligations, eg information about transaction details, detection of any suspicious and unusual activity and information about parties connected to you or these activities.

Information we collect from other sources, such as:

- information you've asked us to collect for you, eg information about your accounts or holdings with other companies including transaction information;
- information from third-party providers, eg information that helps us to combat fraud or that relates to your social interactions (including your communications via social media, between individuals, organisations, prospects and other stakeholders acquired from companies that collect combined information);
- Information from the Marks and Spencer Group, eg information about the transactions you undertake using your Sparks card (irrespective of how you pay), information relating to your membership of the M&S Loyalty Scheme;
- if our relationship arises out of an insurance policy or claim, we may also collect:
 - information relating to your insurance application where you apply for a policy via an aggregator
 - information relating to any insurance claim you make from the insurer – which may include information relevant to the claim.

HOW WE'LL USE YOUR INFORMATION

We'll only use your information where we have your consent or we have another lawful reason for using it. These reasons include where we:

- need to pursue our legitimate interests;
- need to process the information to enter into or carry out an agreement we have with you;
- need to process the information to comply with a legal obligation;
- believe the use of your information as described is in the public interest, eg for the purpose of preventing or detecting crime;
- need to establish, exercise or defend our legal rights; or
- need to use your information for insurance purposes.

The reasons we use your information include:

- to deliver our products and services;
- to carry out your instructions, eg to fulfil a payment request or make a change to your insurance policy;
- to manage our relationship with you, including (unless you tell us otherwise) telling you about products and services we think may be relevant for you;
- to understand how you use your accounts and services;
- to support our banking operations;
- to prevent or detect crime including fraud and financial crime, eg financing for terrorism and human trafficking;
- to ensure security and business continuity;
- to manage risk;
- to provide Internet Banking, mobile apps and other online product platforms;
- to market our products and services to you, and to people like you, eg through traditional and online advertising;

- to improve our products and services, including through analysing how you use them;
- to analyse data to better understand your circumstances and preferences so we can make sure we can provide you with the best advice and offer you a tailored service;
- to protect our legal rights and comply with our legal obligations;
- to correspond with solicitors, surveyors, valuers, other lenders, conveyancers and third-party intermediaries;
- to undertake system or product development and planning, insurance, audit and administrative purposes;
- if our relationship arises out of an insurance policy or claim, we will also use your information to:
 - where relevant, bring a claim against a third party;
 - recover money which you owe (where you have not paid for your insurance policy).

Further details of how we'll use your information can be found in the Appendix below.

How we make decisions about you

We may use automated systems to help us make decisions, eg when you apply for products and services, to make credit decisions and to carry out fraud and money laundering checks. We may use technology that helps us identify the level of risk involved in customer or account activity, eg for credit, fraud or financial crime reasons, or to identify if someone else is using your card without your permission.

You may have a right to certain information about how we make these decisions. You may also have a right to request human intervention and to challenge the decision. More details can be found in the 'Your rights' section below.

Tracking or recording what you say or do

To help keep you and your money safe, we may record details of your interactions with us. We may record and keep track of conversations you have with us including phone calls, face-to-face meetings, letters, emails, live chats, video chats and any other kinds of communication. We may use these recordings to check your instructions to us, assess, analyse and improve our service, train our people, manage risk or to prevent and detect fraud and other crimes. We may also capture additional information about these interactions, eg telephone numbers that you call us from and information about the devices or software that you use. We use closed circuit television (CCTV) in and around our sites and these may collect photos or videos of you or record your voice. Our websites, apps and other digital products may track and record your interactions with them.

Compliance with laws and regulatory compliance obligations

We'll use your information to meet our compliance obligations, to comply with other laws and regulations and to share with regulators and other authorities that HSBC Group companies are subject to. This may include using it to help detect or prevent crime (including terrorism financing, money laundering and other financial crimes). We'll only do this on the basis that it's needed to comply with a legal obligation or it's in our legitimate interests and that of others, or to prevent or detect unlawful acts.

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 send you marketing messages by post, email, telephone, text, secure messages or through social media.

If you ask us not to send you marketing, it may take us a short period of time to update our systems and records to reflect your request, during which time you may continue to

receive marketing messages. Even if you tell us not to send you marketing messages, we'll continue to use your contact details to provide you with important information, such as changes to your terms and conditions or if we need to tell you something to comply with our regulatory obligations.

Market research

We may use your information for market research and to identify trends. Market research agencies acting on our behalf may get in touch with you by post, telephone, email or other methods of communication to invite you to take part in research. We won't invite you to take part in research using a communication method if you've asked us not to get in touch that way. Any responses that you provide whilst participating in market research will be reported back to us anonymously unless you give us permission for your details to be shared.

WHO WE MIGHT SHARE YOUR INFORMATION WITH

We may share your information with others, where lawful to do so, including where we or they:

- need to in order to provide you with products or services you've requested, eg fulfilling a payment request;
- need to in order to provide you with your insurance policy;
- have a public or legal duty to do so, eg to assist with detecting and preventing fraud, tax evasion and financial crime;
- need to in connection with regulatory reporting, litigation or asserting or defending legal rights and interests;
- wish to send marketing to you or others, as long as you've given us your consent for that, or it's within our or their legitimate interest to do so;
- have a legitimate business reason for doing so, eg to manage risk, verify your identity, enable another company to provide you with services you've requested, or assess your suitability for products and services;
- have asked you for your permission to share it, and you've agreed.

We may share your information for these purposes with others including:

- other HSBC Group companies and any sub-contractors, agents or service providers who work for us or provide services to us or other HSBC Group companies (including their employees, sub-contractors, service providers, directors and officers);
- any joint account holders, trustees, beneficiaries or executors;
- people who give guarantees or other security for any amounts you owe us;
- people you make payments to and receive payments from;
- your beneficiaries, intermediaries, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties and any companies you hold securities in through us, eg stocks, bonds or options;
- other financial institutions, lenders and holders of security over any property you charge to us, tax authorities, trade associations, credit reference agencies, payment service providers and debt recovery agents;
- any fund managers who provide asset management services to you and any brokers who introduce you to us or deal with us for you;
- anybody who provides marketing services to us;
- any entity that has an interest in the products or services that we provide to you, including if they take on the risk related to them;
- any people or companies where required in connection with potential or actual corporate restructuring, merger, acquisition or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you;

- law enforcement, government, courts, dispute resolution bodies, our regulators, auditors and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- other parties involved in any disputes, including disputed transactions;
- fraud prevention agencies who'll also use it to detect and prevent fraud and other financial crime and to verify your identity;
- anyone who provides instructions or operates any of your accounts on your behalf, eg Power of Attorney, solicitors, intermediaries, etc;
- anybody else that we've been instructed to share your information with by either you, a joint account holder or anybody else who provides instructions or operates any of your accounts on your behalf;
- our card processing supplier(s) to carry out credit, fraud and risk checks, process your payments, issue and manage your card;
- insurance providers who may use this information to apply discounts or offers that you may be entitled to from time to time as an M&S Bank customer, carry out analysis and research, fraud prevention and to help to assess insurance applications;
- if our relationship arises out of an insurance policy or claim, we will also share your information with:
 - other parties involved in providing your insurance policy such as the intermediary or the insurer who provides your policy. For further details, please refer to your policy documentation. You can also refer to marksandspencer.com/bank for more information.
 - third parties involved in the administration of the relevant insurance policy or claim including loss adjusters, claims handlers, private investigators, experts and our advisers; and
 - where relevant, medical experts and rehabilitation providers.

In addition to the above we will also share information about you with the Marks and Spencer Group and any agents, partners or service providers acting on their behalf. This will include details of your credit and/or store card transactions so:

- we can provide you with the benefits and services which you may be entitled to receive by holding M&S Bank products or services, eg providing benefits associated with premium accounts
- they can use data analytics to profile your interests and decide if particular products or services may be of interest to you and send you offers (unless you ask them not to)
- you can be provided with the rewards you may be entitled to receive if you are a member of the M&S Loyalty Scheme which is subject to separate terms and conditions (bank.marksandspencer.com/pdf/LoyaltyTermsAndConditions.pdf)

For further information on how Marks and Spencer Group use your information please refer to their privacy notice available at marksandspencer.com.

Online advertising

When we advertise our products and services on the internet, we may share your information with our advertising partners. For example, when we use social media for marketing purposes, your information may be shared with the social media platforms so that they can check if you also hold an account with them. If you do, we may ask the advertising partner or social media network:

- to use your information to send our adverts to you, eg because we think that you might be interested in a new service that we offer;
- to exclude you from receiving our adverts, eg because the advert is for a service that you already use;

- to advertise to people who have a similar profile to you, eg if we discover that one of our services is particularly useful to people with similar interests to the ones on your social media profile, we may ask our advertising partner or the social media network to send our adverts for that service to people who share your interests.

You can contact us to object to us sharing your personal data for online advertising. For more information, see 'Your rights' below.

Social media platforms also allow you to indicate your preferences to them about the advertising you receive on their platforms. Please contact your social media platforms for more information.

SHARING AGGREGATED OR ANONYMISED INFORMATION

We may share aggregated or anonymised information within and outside of the HSBC Group with partners such as research groups, universities or advertisers. You won't be able to be identified from this information, eg we may share information about general spending trends in the UK to assist in research.

HOW LONG WE'LL KEEP YOUR INFORMATION

We keep your information in line with our data retention policy. For example, we'll normally keep your core banking data for a period of seven years from the end of our relationship with you. This enables us to comply with legal and regulatory requirements or use it where we need to for our legitimate purposes such as managing your account and dealing with any disputes or concerns that may arise.

We may need to retain your information for a longer period where we need the information to comply with regulatory or legal requirements or where we may need it for our legitimate purposes, eg to help us respond to queries or complaints, fighting fraud and financial crime, responding to requests from regulators, etc.

If we don't need to retain information for this period of time, we may destroy, delete or anonymise it more promptly.

TRANSFERRING YOUR INFORMATION OVERSEAS

Your information may be transferred to and stored in locations outside the European Economic Area (EEA), including countries that may not have the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection and that the transfer is lawful. We may need to transfer your information in this way to carry out our contract with you, to fulfil a legal obligation, to protect the public interest and/or for our legitimate interests. In some countries, the law might compel us to share certain information, eg with tax authorities. Even in these cases, we'll only share your information with people who have the right to see it.

To find out more about the protection given to your information when it's transferred outside the EEA, contact us using the details in the 'More details about your information' section below.

YOUR RIGHTS

You have a number of rights in relation to the information that we hold about you. These rights include:

- the right to access information we hold about you and to obtain information about how we process it;
- in some circumstances, the right to withdraw your consent to our processing of your information, which you can do at any time. We may continue to process your information if we have another legitimate reason for doing so;

- in some circumstances, the right to receive certain information you have provided to us in an electronic format and/or request that we transmit it to a third party;
- the right to request that we rectify your information if it's inaccurate or incomplete;
- in some circumstances, the right to request that we erase your information. We may continue to retain your information if we're entitled or required to retain it;
- the right to object to, and to request that we restrict, our processing of your information in some circumstances. Again, there may be situations where you object to, or ask us to restrict, our processing of your information but we're entitled to continue processing your information and/or to refuse that request.

You can exercise your rights by contacting us using the details set out in the 'More details about your information' section below. You also have the right to complain to the UK Information Commissioner's Office, by visiting ico.org.uk, or to the data protection regulator in the country where you live or work.

CREDIT REFERENCE CHECKS, FRAUD AND MONEY LAUNDERING

Credit reference checks

If you apply for new products or services (including credit like a mortgage, personal loan, overdraft or credit card), we may perform credit and identity checks on you with one or more credit reference agencies (CRAs). When you use our banking services, we may also make periodic searches at CRAs to manage your account with us.

To do this, we'll supply your personal information to CRAs and they'll give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply us with both public (including the electoral register) and shared credit information, financial situation, history and fraud prevention information.

We may use this information to:

- assess if we can offer you credit and whether you can afford to take out the product you applied for;
- verify the accuracy of the data you've provided to us;
- prevent criminal activity, fraud and money laundering;
- manage your account(s);
- trace and recover debts;
- ensure any offers provided to you are appropriate to your circumstances.

We'll continue to exchange information about you with CRAs while you have a relationship with us. We'll also inform the CRAs about your repayment history. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search request from us they'll place a search footprint on your credit file that may be seen by other lenders. If you apply for a bank account or credit (such as where you apply for a mortgage, loan or credit card), we'll get details of your credit history from a CRA (and share information about you with the CRA) and use this information to work out how much you can afford to borrow or pay back. We may also carry out further credit checks on you while you're a customer to maintain an accurate and up-to-date record of your credit history. We may use your information to verify the accuracy of the information you've provided to us, prevent criminal activity, fraud and money laundering, manage your account(s), trace and recover debts and ensure any offers provided to you are appropriate to your circumstances.

If you're making a joint application, or tell us that you have a spouse or financial associate, we'll link your records together. You should discuss this with them, and share this information with them before submitting the application. CRAs will also link your records together and these links will remain on your and their files until you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail on their websites. They've created a joint document called the Credit Reference Agency Information Notice (CRAIN) which is accessible from each of the three CRAs – please visit one of the following websites, on any of these websites you will also be able to view the same CRAIN document:

Credit reference agencies:

- Call Credit – callcredit.co.uk/crain
- Equifax – equifax.co.uk/crain
- Experian – experian.co.uk/crain

To comply with the law and for our own legitimate interest to enable us to assess and manage risk, we can share details about your financial situation and financial history with CRAs, fraud prevention agencies, etc. This includes information on any bank accounts or credit you have with us, including:

- how you manage your bank accounts or credit;
- if you owe us money;
- if we have concerns about financial crime;
- if you haven't kept up with your payments or paid off what you owe us (unless there's a genuine dispute over how much you owe us), or if you've agreed and stuck to a repayment plan.

Fraud prevention agencies

We'll carry out checks with fraud prevention agencies for the purposes of preventing fraud and money laundering, and to verify your identity before we provide products and services to you. These checks require us to process personal information about you.

The personal information you provide or which we've collected from you, or received from third parties, will be used to carry out these checks in order to prevent fraud and money laundering, and to verify your identity.

We'll process personal information, such as your name, address, date of birth, contact details, financial information, employment details, and device identifiers (eg IP address).

We and fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

We process your personal data on the basis that we have a legitimate interest in preventing fraud and money laundering and to verify your identity. This enables us to protect our business and to comply with laws that apply to us. This processing is also a contractual requirement of any of our products or services you use.

Fraud prevention agencies can hold your personal data for different periods of time. If they're concerned about a possible fraud or money laundering risk, your data can be held by them for up to six years.

Consequences of processing

If we, or a fraud prevention agency, have reason to believe there's a fraud or money laundering risk, we may refuse to provide the services and credit you've requested. We may also stop providing existing products and services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services to you. The information we hold about you could make it easier or harder for you to get credit in the future.

To find out more about credit and fraud checks, read our 'Understanding credit scoring, credit and fraud prevention agencies' leaflet. You can get it from our website, in any of our branches or you can request a paper copy by contacting us in your preferred way.

To find out more about our fraud prevention agencies and how they use your information, please visit each agency directly:

CIFAS – cifas.org.uk/fpn

Experian Ltd – experian.co.uk/privacy-and-your-data.html

Synectics Solutions Ltd – synectics-solutions.com/privacy

National Hunter – nhunter.co.uk/privacypolicy

WHAT WE NEED FROM YOU

You're responsible for making sure the information you give us is accurate and up to date, and you must tell us if anything changes as soon as possible. If you provide information for another person on your account, product or service (for example, a joint account holder, a beneficiary under an insurance policy or a dependant), you'll need to direct them to this notice and make sure they agree to us using their information as described in it.

HOW WE KEEP YOUR INFORMATION SECURE

We use a range of measures to keep your information safe and secure which may include encryption and other forms of security. We require our staff and any third parties who carry out any work on our behalf to comply with appropriate compliance standards including obligations to protect any information and applying appropriate measures for the use and transfer of information.

MORE DETAILS ABOUT YOUR INFORMATION

If you'd like further information on anything we've said in this Privacy Notice, contact us at M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT or M&S Bank, Kings Meadow, Chester CH99 9FB.

This Privacy Notice may be updated from time to time and the most recent version can be found at marksandspencer.com/bankprivacynotice.

Last updated May 2019

APPENDIX – HOW WE PROCESS YOUR INFORMATION

We will use your information for purposes including:

- **To deliver our products and services (including insurance):** administer your accounts, or process your transactions. We'll do this in order to perform our contract with you;
- **Banking operations support:** we'll use your information to enable the provision and function of our banking services in line with regulation, laws and customer rights and interests, eg complaints management and exit management. The lawful reasons for processing these are legitimate interest, legal obligation and in order to perform our contract with you;
- **To prevent and detect crime including, eg fraud, terrorist financing and money laundering:** this will include monitoring, mitigation and risk management, carrying out customer due diligence, name screening, transaction screening and customer risk identification. We do this to comply with our legal obligations and because it's in our legitimate interest. We may share your information with relevant agencies, law enforcement and other third parties where the law allows us to for the purpose of preventing or detecting crime. Additionally, we and other financial institutions may take steps to help prevent financial crime and manage risk. We'll do this because we have a legitimate interest, a legal obligation to prevent or detect crime or it's in the public interest. We may be required to use your information to do this, even if you've asked us to stop using your information. That could include (among other things):
 - screening, intercepting and investigating any payments, instructions or communications you send or receive (including drawdown requests and application forms);
 - investigating who you're paying or who's paying you, eg checks on payments into and out of your account and other parties related to those payments;
 - passing information to relevant agencies if we think you've given us false or inaccurate information, or we suspect criminal activity;
 - combining the information we have about you with information from other HSBC companies to help us better understand any potential risk;
 - checking whether the people or organisations you're paying or receiving payments from are who they say they are, and aren't subject to any sanctions.
- **Risk management:** we'll use your information to measure, detect and prevent the likelihood of financial, reputational, legal, compliance or customer risk. This includes credit risk, traded risk, operational risk and insurance risk (eg for underwriting or claims management purposes). We'll do this because we have a legitimate interest in ensuring that we carry out a proper risk assessment prior to providing credit, insurance or other finance;
- **Internet Banking, mobile apps and other online product platforms:** we'll use your information to allow us to provide you with access to M&S Bank online platforms and mobile apps (eg the M&S Banking App). The platform may allow you to directly or indirectly communicate with us through mobile apps, such as using Internet Banking, or applying for products and services online. The lawful basis for using your information for this purpose is to perform our contract with you or that processing for this purpose is in our legitimate interest;
- **Product and service improvement:** we'll analyse your information to identify possible service and product improvements. Where we provide you with aggregated information services, we'll use your information to understand how you use these products, which may include your transactional information from other financial institutions, to help improve our products and services. The lawful basis for processing your information for this purpose is our legitimate interest. We do this to improve our products and services to best meet the need of our customers;
- **Data analytics:** we'll analyse your information to identify relevant opportunities to promote products and services to existing or prospective customers and to understand how our products and services are used. For example, this may include reviewing historical customer transactional behaviour comparison of customer activity or it may include an analysis of your transactional information from other financial institutions. We do this to help us provide you with products and services we think will be of most relevance to you. The lawful basis for using your information in this way is our legitimate interest;
- **Marketing:** we'll use your information to provide you with information about M&S Bank companies' products and services, and also products and services from our partners and other relevant third parties. This includes marketing by post, email, telephone, text, secure messages or advertising to you and other people online and on social media. The lawful basis for this is our legitimate interest. We may need your consent to communicate by certain channels and we'll always make sure we get this where we need to. You can change your mind on how you receive marketing messages or choose to stop receiving them at any time. To make that change, contact us in the usual way.
- **Protecting our legal rights:** we may need to use your information to protect our legal rights, for example in the case of defending or for the protection of legal rights and interests (eg collecting money owed, enforcing or protecting our security or defending rights of intellectual property); court action; managing complaints or disputes; in the event of a restructuring of companies or other mergers or acquisition. This may be in connection with action taken against you or other persons, eg joint borrowers or persons who give a guarantee or other security for your obligations to us. We'd do this on the basis that it's in our legitimate interest.

M&S Bank is a trading name of Marks & Spencer Financial Services plc. Registered in England No. 1772585. Marks & Spencer Financial Services plc is entered in the Financial Services Register. Registration No. 151427. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Marks and Spencer Unit Trust Management Limited. Registered in England No. 2253009. Marks and Spencer Unit Trust Management Limited is entered in the Financial Services Register. Registration No. 141662. Authorised and regulated by the Financial Conduct Authority.

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