

# Privacy Notice Overview

**M&S Credit Card Transfer Plus offer Cashback offer**



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, see our full Privacy Notice, which you can view or download a copy by visiting [marksandspencer.com/bankprivacynotice](https://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 savings accounts, travel money, credit cards, Chargecard, Budgetcard, Privilege Card, Foreign Exchange, Personal Reserve, Sparks pay, Club Rewards, loans, World Selection, the M&S Corporate ISA 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

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 for example, 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 for example, 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 and carry 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, and Marks and Spencer plc. We may also share your information with others outside of the HSBC Group for example, regulators, insurers, other financial institutions, brokers and agents, and 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 for example, to help us respond to queries or complaints, or for other reasons for example, 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 or the European Economic Area (EEA), 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 and that the transfer is in line with legal requirements.

The EEA is all member states of the European Union and Iceland, Liechtenstein and Norway. Following Brexit, the UK is no longer a member of the EEA.

## **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 may have certain rights relating to your information, for example, 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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