

Privacy Notice Overview

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, 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 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 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.

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.

Please call 0345 900 0900 if you would like to receive this information in an alternative format such as large print, Braille or audio.

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