

Privacy Notice Overview

Effective from May 2024



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This is an overview of our Full Privacy Notice.

It provides a summary of the information we collect, how we use that information, who we may share it with, how long we'll keep it, when we'll use it for marketing and your individual rights over your information.

For more details about anything covered in this overview, see our full Privacy Notice. View or download a copy at marksandspencer.com/bankprivacynotice.

If you prefer a paper copy, contact us and we'll send you one in the post.



Who are we

When we say 'we,' we mean M&S Bank, who is the data controller your personal data.

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.



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 publicly available sources
- when we generate it ourselves
- from other organisations

We'll only collect information about you as allowed by regulations and law. 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 the information you give us is accurate and up to date. You must tell us as soon as possible if anything changes. If you give information for another person on your account, you'll need to tell them how to find the Privacy Notice. You'll also need to make sure they agree to us using their information as described in it.



How we'll use your information

We'll only use your information if we have your permission, or we have another legal reason for using it.

We may use your information:

- to confirm your identity and address
- to deliver our products and services
- to understand how you use your accounts
- to carry out your instructions
- to improve our products and services
- to advertise to you (unless you ask us not to) and others like you
- to prevent and detect crime
- to protect our legal rights

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

To help keep you and your money safe, we may store details of your interactions with us. We may also record and track conversations you have with us.



Who we can share your information with

We use service providers who process your data on our behalf. We may share your information with other companies we work in partnership with, other HSBC Group members 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
- agents including credit reference and fraud prevention agencies



How long we'll keep your information

We keep your information in line with our data retention policy, which is seven years after our relationship with you ends. Sometimes we may need to keep your information for longer. The reasons for this include:

- where we need the information to meet regulatory or legal requirements
- to help detect or prevent fraud and financial crime
- to answer requests from regulators



Transferring your information overseas

Your information may be transferred to and stored in locations outside the United Kingdom. Some places may not have the same level of protection for personal information. If we transfer your information overseas, we'll ensure the location has an appropriate level of protection and that the transfer is in line with legal requirements.



Marketing

We may use your information to provide you with details about our products and services, and those from other third parties. We may send you marketing messages by post, email, telephone, text, secure messages, Mobile app or through social media. You can change your mind on how you receive marketing messages, or you can stop receiving them at any time. To make that change, contact us in your usual way.



Your rights

You have a number of rights relating to your information, these include:

- 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

You can exercise your rights by contacting us in your usual way.

Specific requirements may apply to certain rights. Please visit ico.org.uk/ for further details.

Accessibility

To find out more about our accessible services, please visit marksandspencer.com/bank.

If you'd like this document in another format such as large print, braille or audio, please contact us on 0345 900 0900.

A textphone service is available for customers with hearing and/or speech impairment(s) on 0345 300 1815. BSL Video Relay Service is also available (8am-6pm Monday to Friday, excluding bank and public holidays) at marksandspencer.com/accessibility.

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