

# Our Privacy Notice

**Effective from May 2024**

**M&S**  
— BANK —

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## Some useful information

You'll find some boxes with these symbols. They mean:



This information is useful and explains some of the legal terms within this Privacy Notice



Where you can find more information

# 1. Introduction

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

It explains:

- what information we collect about you
- how we'll use that information
- who we'll share it with
- the circumstances of when we'll share it
- what steps we'll take to make sure it stays private and secure.

It covers any products or services you have with M&S Bank and continues to apply even if you close your product / service. You should read this Privacy Notice alongside your product terms and conditions.



This Privacy Notice may be updated from time to time. For the most recent version and an overview, please visit [marksandspencer.com/bankprivacynotice](https://marksandspencer.com/bankprivacynotice).

Sometimes we need to give you separate information relating to the use of your data. For example, HSBC Group has a range of products and services that each work differently, and if you also bank with other parts of the HSBC Group, (HSBC business banking, first direct, or HSBC in any other countries) they may need to give you separate information.

Some links on our websites lead to other HSBC Group or non-HSBC websites, including the Marks and Spencer Group. These have their own privacy notices, and you'll need to make sure you're happy with their privacy notices when using their sites.

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

## 2. Who we are

**When we say ‘we,’ we mean** M&S Bank, who is the data controller for 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.



### **What is a data controller?**

A data controller decides how and why your information is used and is responsible for ensuring compliance with data protection law.

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 our contact details in “How to contact us” on page 26.

### **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. For example, trustees, executors, or attorneys under a Power of Attorney
- other related people. For example, authorised signatories, partners, members and trustees

### **If you’re an insurance customer, it also means:**

- you
- named insured parties or beneficiaries under your policy
- dependants
- claimants
- other third parties involved in an insurance policy or claim, such as witnesses.

# 3. What information we collect

We'll only collect information about you as allowed by regulations and law. We collect information from a range of sources, such as:

- any of our products or services you apply for, currently hold, or have held in the past
- when you interact with us through our websites, mobile channels, or telephones
- directly from you, your financial adviser, or broker
- indirectly from other HSBC companies, the insurance company providing policies we offer, or other sources you've asked us to get information from
- publicly available sources, for example social media or websites.

The type of information we collect differs depending on how we're given it or the products that you hold.

Information that you give directly to us, such as:

Types of information	Examples
Personal details	<ul style="list-style-type: none"><li>• Your name</li><li>• Any previous names</li><li>• Your gender</li><li>• Your date and place of birth.</li></ul>
Contact details	<ul style="list-style-type: none"><li>• Your postal address</li><li>• Your email address</li><li>• Your telephone numbers.</li></ul>
Information about your identity	<ul style="list-style-type: none"><li>• Photo identification</li><li>• Passport information</li><li>• National Insurance number</li><li>• National ID card</li><li>• Nationality.</li></ul>
Market research	Information and opinions given when participating in market research.
User login and subscription details	Login details for phone, online and mobile banking apps.

Information we collect or provide about you, such as:

Types of information	Examples
<b>Your financial information</b>	<ul style="list-style-type: none"><li>• Products and services you hold</li><li>• The channels you use</li><li>• Your ways of interacting with us.</li></ul>
<b>Information about your relationship with us</b>	<ul style="list-style-type: none"><li>• Your ability to get and manage credit</li><li>• Your payment history</li><li>• Transactions records</li><li>• Market trades</li><li>• Payments into your account, including:<ul style="list-style-type: none"><li>– salary details</li><li>– information about complaints and disputes.</li></ul></li></ul>
<b>Information we use to identify and authenticate you</b>	<ul style="list-style-type: none"><li>• Your signature</li><li>• Your biometric information, such as your fingerprint for the M&amp;S Banking App</li><li>• Additional information that we receive from external sources that we need for compliance purposes.</li></ul>
<b>Geographic information</b>	<ul style="list-style-type: none"><li>• Which cash machines you use.</li></ul>
<b>Information included in customer documentation</b>	<ul style="list-style-type: none"><li>• A record of advice that we may have given you.</li></ul>
<b>Marketing and sales information</b>	<ul style="list-style-type: none"><li>• Details of the services you receive and your preferences.</li></ul>
<b>Information about your device or the software you use</b>	<ul style="list-style-type: none"><li>• Your device's IP address</li><li>• Technical specification</li><li>• Uniquely identifying data.</li></ul>
<b>Risk rating information</b>	<ul style="list-style-type: none"><li>• Credit risk rating</li><li>• Transactional behaviour</li><li>• Underwriting information.</li></ul>

Types of information	Examples
<b>Investigations data</b>	<ul style="list-style-type: none"> <li>• Due diligence checks</li> <li>• Sanctions and anti-money laundering checks</li> <li>• External intelligence reports</li> <li>• Content and metadata related to relevant exchanges of information between and among individuals and/or organisations. This may include emails, voicemail and live chat.</li> </ul>
<b>Records of correspondence and other communications between us</b>	<ul style="list-style-type: none"> <li>• Application Forms</li> <li>• Telephone calls</li> <li>• Email</li> <li>• Chat</li> <li>• Instant messages</li> <li>• Social media communications</li> <li>• Face-to-face discussions.</li> </ul>
<b>Information we need to support our regulatory obligations</b>	<ul style="list-style-type: none"> <li>• Information about transaction details</li> <li>• Detection of any suspicious and unusual activity</li> <li>• Information about parties connected to you or these activities.</li> </ul>
<b>Cookies and similar technologies</b>	<ul style="list-style-type: none"> <li>• we use these to recognise you, remember your preferences and tailor the content we provide to you.</li> </ul>

### What are cookies?



Cookies are small pieces of data that websites store on your browser when you visit them. Cookies allow a website to recognise your visit and collect information about how you use that website.



Our cookie policy contains more details about how we use cookies. This can be found at [marksandspencer.com/bankcookiepolicy](https://marksandspencer.com/bankcookiepolicy).

Information we collect from other sources, such as:

Types of information	Examples
Information you've asked us to collect for you	Details about your accounts with us or other companies including transaction data.
Information from third party providers	Information that helps us to prevent or detect fraud or that relates to your social interactions. This may include 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	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.
Information from an insurance policy or claim	<ul style="list-style-type: none"><li>• your insurance application where you applied via a comparison website or aggregator</li><li>• your medical records, with your agreement</li><li>• your insurance claims history</li><li>• other parties involved in your insurance policy or claim</li><li>• publicly available sources.</li></ul>



# 4. 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. This includes meeting our compliance obligations and to comply with other laws and regulations.

The lawful reasons we use your data include:

- if we have your consent
- our legitimate interest
- legal obligation
- to perform our contract with you
- it's in the public interest
- to prevent or detect unlawful acts.



To find out more information regarding the lawful basis for processing your data please visit [ico.org.uk/for-organisations/uk-gdpr-guidance-and-resources/lawful-basis](https://ico.org.uk/for-organisations/uk-gdpr-guidance-and-resources/lawful-basis).

How we process your information:

Purpose	Further information
<b>To deliver our products and services</b> (including insurance)	We'll do this to enter or carry out our agreement with you. We'll manage our relationship, administer your accounts, and carry out your instructions (for example, to make a payment or a change to your insurance policy). <b>We do this to perform our contract with you.</b>
<b>To support banking operations</b>	We'll use your information to allow the delivery and function of our banking services. For example, complaints and exit management. <b>We do this to perform our contract with you, for our legitimate interest and to comply with our legal obligations.</b>

Purpose	Further information
<p><b>To prevent and detect crime</b></p> <p>For example, fraud, terrorist financing and money laundering</p>	<p>This includes monitoring, mitigation, and risk management. We'll complete customer due diligence, name screening, transaction screening and customer risk identification.</p> <p>Our activities could include (among other things):</p> <ul style="list-style-type: none"> <li>• screening, intercepting, and investigating any payments, instructions or communications you send or receive (including drawdown requests and application forms)</li> <li>• investigating who you're paying or who's paying you. We'll check 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</li> <li>• passing information to relevant agencies if we think you've given us false or inaccurate information, or we suspect criminal activity</li> <li>• combining the information we have about you with information from other HSBC companies to help us better understand any potential risk.</li> </ul> <p>We may be required to use your information to do this, even if you've asked us to stop using it.</p> <p><b>We do this to comply with our legal obligations, for our legitimate and / or the public's interests.</b></p>
<p><b>Risk management</b></p>	<p>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 (for example, for underwriting or claims management purposes).</p> <p><b>We do this for our legitimate interest.</b></p>

Purpose	Further information
<b>Internet Banking and Mobile apps</b>	<p>We'll use your information to allow us to provide you with access to online platforms and mobile apps. This includes information you provide to us directly or indirectly when using our mobile apps, Internet Banking or applying for products and services online.</p> <p><b>We do this to perform our contract with you, and for our legitimate interest.</b></p>
<b>Product and service improvement</b>	<p>We'll analyse your information to identify possible service and product improvements so we're able to better suit the needs of our customers. 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.</p> <p><b>We do this for our legitimate interest.</b></p>
<b>Data analytics</b>	<p>We'll analyse your information to identify 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:</p> <ul style="list-style-type: none"> <li>• reviewing historical customer transactional behaviour</li> <li>• comparison of customer activity</li> <li>• analysis of your transactional information or information from other financial institutions.</li> </ul> <p>This to helps us provide you with products and services we think will be of most relevance to you.</p> <p><b>We do this for our legitimate interest.</b></p>

Purpose	Further information
<b>Marketing</b>	<p>We'll use your information to provide you with information about our products and services, as well as those from our partners and other relevant third parties. This includes marketing by:</p> <ul style="list-style-type: none"><li>• post</li><li>• email</li><li>• telephone</li><li>• text</li><li>• secure messages</li><li>• Mobile app</li><li>• advertising to you and other people online and on social media.</li></ul> <p>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 using the details set out in "How to contact us" on page 26.</p> <p><b>We do this for our legitimate interest.</b></p>

Purpose	Further information
<b>Protecting our legal rights</b>	<p>We may need to use your information to protect or defend our legal rights. For example:</p> <ul style="list-style-type: none"> <li>• collecting money owed</li> <li>• enforcing, or protecting our security</li> <li>• defending rights of intellectual property</li> <li>• court action</li> <li>• managing complaints or disputes</li> <li>• in the event of a restructuring of companies or other mergers or acquisition.</li> </ul> <p>This may relate to action taken against you or other persons, such as joint borrowers or persons who give a guarantee or other security for your obligations to us.</p> <p><b>We do this for our legitimate interest.</b></p>
<b>If our relationship is because of an insurance policy or claim</b>	<p>We'll also use your information to:</p> <ul style="list-style-type: none"> <li>• look at your insurance application and provide you with a quote</li> <li>• handle or monitor any claims that you make, or which arise under your insurance policy</li> <li>• where relevant, bring a claim against a third party</li> <li>• apply for and claim on our own insurance policies.</li> </ul> <p><b>We do this to perform our contract with you.</b></p>

## Making decisions about you

During our relationship with you, we may use automated systems and technology. The reasons why we might do this are:

- **To help us make some of our decisions**, such as when you apply for products and services. To make credit decisions and to carry out fraud and money laundering checks

- **To help us identify the level of risk involved in customer or account activity.** For example, credit worthiness, 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, and to ask for a decision to be made by a person instead of a computer. More details can be found in “Your rights” on page 25.

### Tracking or recording your actions

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.

We may do this through:	We may use these to:
<ul style="list-style-type: none"> <li>• phone calls</li> <li>• face-to-face meetings</li> <li>• letters</li> <li>• emails</li> <li>• live chats</li> <li>• video chats and</li> <li>• any other kinds of communication.</li> </ul>	<ul style="list-style-type: none"> <li>• check your instructions to us</li> <li>• assess, analyse and improve our service</li> <li>• train our people</li> <li>• manage risk or</li> <li>• prevent and detect fraud and other crimes.</li> </ul>

We may also get extra information about these interactions. For example, 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 offices. These may collect photos or videos of you or record your voice.

Our websites, apps and other digital products may also track and record your interactions with them to help:

- keep you safe
- provide or improve services and features
- keep our services secure
- make your visit more personal or
- support our marketing.

Some tracking is optional. For more details, please refer to our relevant website, app or other digital privacy notices and cookies notices.

## 5. Keeping 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. Our employees and any third parties, who carry out work for us, must comply with suitable compliance standards. This includes the responsibility to protect any information and apply suitable measures for the use and transfer of information.

## 6. How long we'll keep your information

We keep your information in line with our data retention policy. This means, we'll normally keep your main banking information for seven years from when 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.

If we don't need to keep information for this length of time, we may destroy, delete or anonymise it sooner.

## 7. Credit reference checks, Fraud and Money Laundering

### Credit reference checks

If you apply for new products or services, we may carry out credit and identity checks on you with credit reference agencies (CRAs). When you use our banking services, we may also make periodic searches at CRAs.

To do this, we'll supply your personal information to CRAs and they'll give us details about you. This includes information from your credit application, your financial situation and 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 the product you applied for
- check the accuracy of the data you've given to us
- prevent criminal activity, fraud and money laundering
- manage your account(s)
- trace and recover debts if you owe us money
- assess how you've managed credit with us in the past, if you haven't kept up with your payments or paid off an amount 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
- ensure any offers we send you are appropriate to your circumstances.

We'll continue to share information about you with CRAs while you have a relationship with us. We'll also inform the CRAs about your account(s) status and repayment history. CRAs will provide us with regular information to enable us to carry out the activities in the above list. If you borrow and don't repay in full and on time, CRAs will record the outstanding debt. CRAs may give this information to other organisations.

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're making a joint application or tell us that you have a spouse or financial partner, 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 both files until you or your partner successfully file for a disassociation with the CRAs to break that link.

To find out more about the CRAs and how they manage your information, please visit each agency directly. The CRAs have created a joint document called the Credit Reference Agency Information Notice (CRAIN) which is available from each of the three CRAs websites. Going to any of these three links will also take you to the same CRAIN document.

TransUnion – [transunion.co.uk/crain](https://transunion.co.uk/crain)

Equifax – [equifax.co.uk/crain](https://equifax.co.uk/crain)

Experian – [experian.co.uk/crain](https://experian.co.uk/crain)



## Fraud Prevention Agencies

To protect our business, comply with laws that apply to us and provide our products or services to you, we have a legitimate interest in preventing fraud, money laundering and to confirm your identity. We'll carry out checks with fraud prevention agencies to help us do this.

To carry out these checks, we use personal information you've given us or that we've collected from you. Sometimes we also use information that third parties have given us about you.

The type of personal information we process for this reason, includes:

- your name
- address
- date of birth
- contact details
- financial information
- employment details and
- device identifiers, for example, 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.

As part of the processing of your personal data, decisions may be made by automated means. This means we may automatically decide that you pose a fraud or money laundering risk. Our processing may reveal your behaviour to be the same as known money laundering or fraudulent conduct, or that you've changed some of your details when making applications to mislead us, or that you've tried to deliberately hide your true identity.

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.

To find out more about our Fraud Prevention Agencies and how they manage your information, please visit each agency directly. A list of agencies can be found at [hsbc.co.uk/privacy-notice](https://www.hsbc.co.uk/privacy-notice).



### **To find out more about credit reference and fraud checks**

Read our 'Understanding Credit Scoring, Credit reference and Fraud Prevention Agencies' leaflet.

You can get it from our website or you can request a paper copy by contacting us in your preferred way.

## 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 kept by the fraud prevention agencies. This may also be used to enhance fraud detection models and may also 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.

## 8. Sharing your information

We may share your information with others where lawful to do so. The reasons for this may include:

- we or a third party have asked you for your permission to share it, and you've agreed
- to provide you with products or services you've asked for, including your insurance policy
- we have a public or legal duty to do so. For example, to help with detecting and preventing fraud, tax evasion and financial crime
- regulatory reporting, litigation or asserting or defending legal rights and interests
- to send marketing to you or others, where you've given us your permission, or it's within our legitimate interest to do so.
- we have a legitimate business reason for doing so. For example, to check your suitability for products or services.

We may share your information with:

- 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, for example, 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
- 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 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 asked for 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 will also use it to detect and prevent fraud and other financial crime and to confirm your identity
- anyone who provides instructions or operates any of your accounts on your behalf, for example, Power of Attorney, solicitors and intermediaries
- anybody else that we've been asked 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 suppliers to carry out credit, fraud, and risk checks, process your payments, issue and manage your card
- If our relationship is because of an insurance policy or claim, we'll also share your information with:
  - other parties involved in providing your insurance policy, for example,

the intermediary or insurer who provides your policy. For further details, please refer to your policy documentation. You can also refer to [marksandspencer.com/bank](https://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
- 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, for example, providing benefits associated with the loyalty scheme
- they can use data analytics to profile your interests and decide if 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 ([marksandspencer.com/LoyaltyTandC](https://marksandspencer.com/LoyaltyTandC)).

For further information on how Marks and Spencer Group use your information please refer to their privacy notice available at [marksandspencer.com](https://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, your information may be shared with the social media platforms so they can check if you hold an account with them.

If you do, they may use your information for:

- sending our adverts to you, if we think that you might be interested in a new service that we offer.
- excluding you from receiving our adverts, if the advert is for a service you already use.

- advertising to people who have a similar profile to you. 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 if you don't wish us to share your personal data for online advertising. For more information, see "Your rights" on page 25.

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 HSBC Group with partners such as research groups, universities or advertisers. For example, we may share information about general spending trends in the UK to help in research.



### **What is aggregated or anonymised information?**

Aggregated information is data taken from lots of people that's combined to show general trends or values. This method means an individual can't be identified within the data.

Anonymised information is data that can't be tracked to any one person. It can also mean data that's been made anonymous so that the data subject isn't identifiable.

## 9. Marketing

We may use your information to provide you with details about our products and services, and products and services from Marks and Spencer Group and other third parties. 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 the usual way.

If you ask us not to send you marketing, it may take us a short time to update our systems and records to reflect your request. During this time, you may still receive marketing messages.

Even if you tell us not to send you marketing messages, we'll continue to use your contact details to send you important information. For example, 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 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 you provide will be reported back to us anonymously unless you give us permission for your details to be shared. If you don't wish to be contacted for market research purposes, let us know by contacting us using the details in "How to contact us" on page 26.

### Social Media

We may use social media and may collect data from publicly available social media sources (such as Meta, LinkedIn and X) to improve our understanding of our your needs and interests and tailor our marketing messages to be more relevant and interesting to you. This data may include information you have chosen to make public, such as:

- Posts, comments, and reactions on social media platforms.
- Publicly available profile information (depending on your privacy settings).
- Information about your interests and activities gleaned from your social media engagement (in accordance with platform terms).

When we use Meta products (such as Facebook, Facebook Messenger and Instagram), Meta asks us to share certain information with you about how your data is used and managed. Please see this information below.

## Meta Products

When you use any HSBC Page, including the page for M&S Bank, on any of the Meta products such as Facebook and/ or Instagram, Meta Platforms Ireland Limited (previously known as Facebook Ireland Limited) and HSBC collect information about you.



To find out what the Meta products are, please visit [facebook.com/help](https://facebook.com/help).

The information collected includes:

- what you click on: if you start a messenger conversation
- what you view: when you hover over a link or have an event page on screen
- what you say: like comments or reactions
- your actions: like sharing or recommending
- your location: country or region. This is not your precise location unless you have provided this in your user profile and you are logged in
- your device and internet connection
- your Meta product profile details and user ID.

HSBC has access to this information to use for reporting, insights and marketing purposes and so does Meta Platforms Ireland.

This helps HSBC improve our offering on Meta products and create better marketing. HSBC may also see this information if HSBC has communicated with you on Meta products. HSBC does this because it helps us know who we're speaking to.

If you've allowed us to use cookies that support our marketing, HSBC and Meta Platforms Ireland can collect this information when you use HSBC's site too. To learn more, or to control which cookies you allow visit our Cookies Notice and select "Manage Cookies".

Meta Platforms Ireland is a 'joint controller' with us in law for processing where we collect information about you:

- from your actions on any Meta product
- through the Meta product pixels on our website: Facebook or Instagram.

We and Meta Platforms Ireland have agreed to share some responsibilities to protect your personal data, by:

- making sure we each have a legal basis for joint processing
- honouring your legal rights in respect of your data
- ensuring security of joint processing.

You can contact us about how we do this. You can also contact Meta Platforms Ireland about what they do. This includes exercising your legal rights in respect of the data Meta Platform Ireland collects and retains itself.



To find out more about how Meta Platforms Ireland (including through your use of Meta products) manage your information, please visit [facebook.com/privacy/policy](https://facebook.com/privacy/policy).

## 10. Transferring your information overseas

Your information may be transferred to and stored in locations outside the United Kingdom (UK) or the European Economic Area (EEA). This includes 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 in line with applicable legal requirements.

In some countries the law might mean we have to share certain information, for example, with tax authorities. Even in these cases, we'll only share your information with people who have the right to see it.

You can get more details of the protection given to your information when it's transferred outside the UK or the EEA by contacting us using the details in "How to contact us" on page 26.



# 11. Your rights

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

Your right	Description
<b>Access</b>	You can access the information we hold about you and to get information about what we do with it.
<b>Rectify</b>	You can ask that we rectify your information if it's inaccurate or incomplete.
<b>Object</b>	You can object to our processing of your information. Sometimes, we may be entitled to continue and/or to refuse your request.
<b>Limit</b>	You can ask us to limit the way we use your personal data. Sometimes, we may be entitled to continue and/or to refuse your request.
<b>Withdraw</b>	In some circumstances you can withdraw your permission to our processing of your information that you can do at any time. Sometimes, we may continue to process your information if we have another legitimate reason for doing so.
<b>Portability</b>	You can ask for certain information you've provided to us in an electronic format and/or ask that we send it to a third party.
<b>Deletion</b>	You can ask us to delete your information. Sometimes, we may continue to keep your information if we're entitled or required to retain it.
<b>Complaint</b>	You can complain to the UK Information Commissioner's Office by visiting <a href="https://ico.org.uk">ico.org.uk</a> , or to the data protection regulator in the country where you live or work.

Please note that specific requirements may apply to these rights. The ICO provides further details on their website which you can find on [ico.org.uk](https://ico.org.uk). You can exercise your rights or find more about them by contacting us using the details set out in "How to contact us" on page 26.

## 12. How to contact us

If you ever need support, or would like to exercise your rights, we're always here.



You can chat to us:

- in the M&S Banking app 24/7
- by phone



You can write to us:

Attention of Rights of Individuals Fulfilment (ROIF).

M&S Bank,  
PO Box 10565,  
51 Saffron Road,  
Wigston LE18 9FT

M&S Bank,  
Kings Meadow,  
Chester CH99 9FB



# Accessibility

To find out more about our accessible services, please visit [marksandspencer.com/bank](https://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](https://marksandspencer.com/accessibility).

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