

# Full Privacy Notice – November 2014

## Using information about you

1. In order to provide you with products and services we need to collect, use, share and store personal and financial information about you. This includes information which we:
  - (a) obtain from you or third parties, such as employers, joint account holders, credit reference agencies (who may check the information against other databases – public or private – to which they have access), or fraud prevention agencies. This information may come from your interactions with us or them, for example through applying for any Barclays Group product or service and accepting the terms that govern your relationship with a member of the Barclays Group ("the Agreement) in connection with that product; or
  - (b) learn from the way in which the Agreement is administered and managed, from the transactions made such as the date, amount, currency and the name and type of supplier (for example, supermarket services, medical services, transactions in assets, retail services) and from the payments which are made to and from your account
2. If you download any Barclays mobile applications or use our new digital services, these may contain additional requests for your consent to the use of your information – for example, where the applications or digital services request your location data.
3. Where you provide personal and financial information about others (such as dependants, other family members and a joint account holder, where applicable) you confirm that you have their consent or are otherwise entitled to provide this information to us and for it to be used in accordance with the Agreement.
4. You authorise us to process and disclose your information relating to medical, health, lifestyle, ethnic background and criminal offences alleged or otherwise that is provided by you or that we obtain from third parties for the purposes of:
  - (a) assessing and identifying products and services;
  - (b) applying for a product of an insurance company/organisation;
  - (c) detecting and preventing crime (including without limitation fraud and money laundering);
  - (d) transferring your information in accordance with Paragraph 14(f); and
  - (e) otherwise meeting our obligations under the Agreement, including but not limited to this privacy notice.
5. Subject to applicable law, we and other companies in the Barclays Group may use your information to:
  - (a) manage your account(s) with us or with other Barclays Group companies;
  - (b) carry out regulatory checks and meet our obligations to our regulators;
  - (c) protect ourselves against harm to our rights and property interests;
  - (d) develop and improve our services through assessment and analysis of the information (including credit or behavioural scoring (or both), market and product analysis, and market research). We may also share statistical information with you

- to help you understand your spending behaviour in comparison to broad customer trends and to help you save money;
- (e) prepare high-level anonymised statistical reports which would contain details such as, for example, the percentage of people using the tube in London. We compile these reports from information about you and other Barclays customers. The information in these reports is never personal and you will never be identifiable from them. We may share these statistical and anonymised reports with third parties including non-Barclays companies;
  - (f) prevent and detect fraud, money laundering and other crime (such as identity theft);
  - (g) check if you are in the country where your payments are being made in instances where we suspect fraud on your account. We do this by using your mobile phone number to confirm whether your card and mobile phone are in or near the same country. This can help prevent fraud on your account and reduce the likelihood of your payments being rejected while you are abroad. We will not use this information for any other purpose. You can ask us to stop applying this fraud protection to your account by writing to us or calling us; or
  - (h) improve the relevance of marketing messages we may send you (which you can opt out of as stated below).
6. We may use your biometric information such as voice recognition for identification purposes.
7. We may monitor or record any communications between you and us including telephone calls. We will use these recordings to check your instructions to us, to analyse, assess and improve our services to customers, and for training and quality purposes. For security and to prevent and detect crime we may use CCTV in and around our premises to monitor and collect images or recordings of your voice (or both).
8. We may send you messages by post, telephone, text, email and other digital methods, including for example via our ATMs, mobile applications or online banking services (and new methods that may become available in the future) about products and services (including those of others) which may be of interest to you – these are marketing messages. You can ask us to stop or start sending you marketing messages at any time by writing to us, visiting a branch or calling us or, if you are an online banking customer, when you are logged in.
9. We may give your information to and receive information from credit reference agencies and fraud prevention agencies. We and other organisations may access and use this information to prevent and detect fraud, money laundering and other crimes and to make credit assessments. Examples of circumstances when your information or information relating to your partner or other members of your household may be shared include:
- (a) checking details on applications for products and services, and credit and credit-related, or other, facilities;
  - (b) managing credit and credit-related accounts or facilities;
  - (c) recovering debt;
  - (d) checking details on proposals and claims for all types of insurance;
  - (e) checking details of job applicants and employees; and

- (f) making enquiries when you ask for any lending products or investment products and to assist in managing your account.
10. Information held about you by the credit reference agencies may already be linked to records relating to your partner or members of your household where a financial "association" has been created. Any enquiry we make at a credit reference agency may be assessed with reference to any "associated" records. Another person's record will be "associated" with yours when:
- (a) you make a joint application;
  - (b) you advise us of a financial association with another person; or
  - (c) if the credit reference agencies have existing linked or "associate" records.
- This "association" will be taken into account in all future applications by either or both of you and will continue until one of you applies to the credit reference agencies and is successful in filing a "disassociation". We do not give information about savings accounts to credit reference agencies.
11. Credit reference agencies may keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. If false or inaccurate information is provided or fraud is suspected details may be passed to fraud prevention and credit reference agencies. Law enforcement agencies may access and use this information. The information recorded by fraud prevention agencies may be accessed and used by organisations in a number of countries including the jurisdiction in which we provide services to you, the UK and in other countries. Please contact us if you want to receive details of the relevant fraud prevention agencies.
12. If you apply for a mortgage, we will check our own records for information we hold about you and make enquiries with the same credit reference agencies we use to check your identity. Credit reference agencies may provide us with credit information and other information, including information from the electoral register, fraud prevention information and public information. We do not give information about savings accounts to credit reference agencies."
13. We may use credit scoring and automated decision making systems when considering any application from you for lending products and managing your account(s), which may involve further searches at credit reference agencies which may affect your ability to obtain credit.
14. We may disclose information about you and the management of the Agreement to the following, wherever located in the world:
- (a) other companies within the Barclays Group (that are subject to a similar duty of confidentiality);
  - (b) our partners, and companies and organisations that provide marketing services to us at our request and under our direction (that are subject to a similar duty of confidentiality);
  - (c) other companies or organisations that assist us in reviewing your financial position, to process transactions in the exercise of our discretion under the Agreement where applicable or arising from recommendations made by us to you; for example, to obtain product quotes and recommend and complete a product purchase with a product provider;
  - (d) our service providers and agents (including their sub-contractors). This may include, for example, where we pass your details to someone who will print your

statements, or deliver you a gift or a gesture of goodwill on our behalf; companies and organisations that assist us to process transactions under the Agreement, including, but not limited to, executing trades on an exchange;

- (e) anyone to whom we may transfer our rights and/or obligations under the Agreement;
- (f) any third party as a result of any restructure, sale or acquisition of any company within the Barclays Group, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us;
- (g) your advisers (including, but not limited to, accountants, lawyers or other professional advisers) where authorised by you;
- (h) your financial adviser or agent. Where transactions have been carried out through a financial adviser or agent, that person will be deemed to be your agent to whom full details of your information under the Agreement may be disclosed unless you advise us to the contrary in writing;
- (i) any person notified by you as authorised to give instructions or to use the service on your behalf for the purpose of managing and administering the service provided under the Agreement, to the extent reasonably necessary to enable us to perform the Agreement; and/or
- (j) where the Barclays Group has a duty to do so, or if law or regulation allows us to do so.

In order to make or receive payments, the details of the payment (including information relating to those involved in the payment) may be received from or sent to another jurisdiction, where it could be accessible by regulators and authorities in connection with their legitimate duties (for example, the prevention of crime). In instructing us to make payments, you agree to this on behalf of yourself and others involved in your payments.

If we have reason to think that you are required to report your income or are subject to tax in another country, we may have to share information about your accounts with the relevant tax authorities, either directly or via the local tax authority who may share that information with the appropriate tax authorities abroad. If we need to request extra documents or information from you about this, you must supply these. If you don't you agree that we may close your account, or, if the law or other regulations requires us to do so, you agree that we may withhold parts of certain payments received into your account, and pass withheld funds to the relevant tax authorities.

15. Where we are sharing information with organisations in another jurisdiction, we will ensure they agree to apply equivalent levels of protection as we do. If this is not possible – for example because we are required by law to disclose information – we will ensure the sharing of that information is lawful.
16. We may use cookies and similar technologies on our websites and in our emails. Cookies are very small text files that may be stored on your computer or mobile device when you visit a website or enable images or click on a link in an email. These technologies do many different things, such as letting you navigate between web pages efficiently and remembering your preferences. In emails they help us to understand whether you have opened the email and how you have interacted with it. Our websites give you more information on these technologies, how and where we use them and how you can control them.
17. If you close your account or end your relationship with us, or if your application for an account or product is declined or you decide not to go ahead with it, we will keep your

information afterwards. We may also continue to collect information from credit reference agencies to use after your account is closed or your relationship with us ends. We will do so for as long as we are allowed to for legitimate business purposes, to help prevent fraud and other financial crime, and for other legal and regulatory reasons.

18. In some jurisdictions you can ask for a copy of your information we hold about you by writing to us. A fee may be charged for this service as permitted by appropriate law or regulation.