

How we use the information we hold about you

We carefully protect the information we hold about you

By 'information we hold about you', we mean personal and financial information about you we collect, use, share and store. This may include contact information, financial information and details about your health and lifestyle. It includes information about any other Barclaycard, partner and Barclays products and services you currently have, you've applied for or you've previously held.

This information comes from the way you do business with us such as:

- using our telephone services, websites or mobile applications
- if you write to us
- when you apply for our products and services or enter into competitions or promotions
- the way you use your accounts, including information about payments you make or receive, such as the date, amount, currency and details of the supplier, and through social media

This information may also come from other organisations or people, such as employers, joint account holders, credit-reference agencies (who may check the information against other public and private databases that they have access to) or fraud-prevention agencies.

If you download any of our mobile applications or use our websites or digital services, we may gather information about how you access and interact with these services, such as your internet protocol (IP) address and information about the devices or software you use. We may also make other requests or give you more details about how we use your information – for example, we may ask for location data to find nearby services.

What we use the information for

We collect this information to provide our services to you and to help us develop new and improved products and services to meet the needs of our customers. We also use your information for security, to check your identity and for training, to communicate with you and for legal reasons. We may use automated processes whenever we use your information.

Specifically, we and other Barclays companies may use your information to do the following:

- check your eligibility when you apply for our products or services. This may involve us checking your identity, details, and other accounts – including anyone else who is applying at the same time, or anyone who is financially linked with you (or both). This includes other owners, directors or partners in a small business. See the 'Links with other people' section below for more information
- manage your application and accounts with us or with other Barclays companies, including administering payments,

improving the accuracy of your information, and letting you know about the features and benefits of the products and services we provide or can provide to you

- manage and provide any rewards or offers, as well as deal with any promotions or competitions
- carry out regulatory checks and meet our obligations to our regulators
- protect ourselves against harm to our rights and property interests
- develop and improve our services by assessing and analysing information, including credit or behavioural scoring (or both), market and product analysis, and market research
- prepare high-level statistical reports which would contain details such as the percentage of people using the Tube in London. We compile these reports from information about you and other customers – but the information used in these reports is never personal and you'll never be identified from them. We may share these reports with others, including non-Barclays companies
- prevent and detect fraud, money laundering and other crime, such as identity theft
- use your mobile phone data to check if you're in the place where your payments are being made. This can help prevent fraud on your account and reduce the likelihood of your payments being rejected. We won't use this information for any other purpose. You can ask us to stop doing this by writing to us or calling us on the number on the back of your card
- improve the relevance of marketing messages we may send you, which you can opt out of, as explained below

We may also use your information in any other way set out in the terms and conditions for any of our products or services you hold.

We may monitor, record and analyse any communications between you and us, including phone calls. We'll do this to check your instructions to us, to prevent and detect fraud and other crime, to analyse, assess and improve our services to customers, as well as for training and quality purposes.

How we may contact you

We'll send you messages by post, phone, text, email and other digital methods, for example via our mobile applications or digital services (and new methods that may become available in the future). These messages may be:

- to help you manage your accounts
- those we need to send to meet our regulatory obligations, such as changes to this agreement, and to provide you with information you need to manage your account
- to keep you informed about the features and benefits of the products and services you hold with us

- details of alternative products, including those of other companies if you're not eligible for a Barclaycard, or
- to tell you about products and services (including those of others) which may interest you – these are marketing messages

You can ask us to stop or start sending you marketing messages at any time by logging on to Barclaycard Online Servicing to update your preferences, or by calling us on the number on the back of your card. You can also do this by writing to us at: PO Box 98131, 51 Saffron Road, Leicester LE18 9DE.

If your card is issued with another organisation (for example, a hotel or airline), you'll also need to contact them directly to change any marketing preferences they hold.

Unless you give permission, we'll never pass your information to anyone else for them to use in their own direct marketing.

Who we can share your information with

We'll keep your information confidential but we may share it with the following (who also have to keep it secure and confidential):

- other Barclays companies
- other companies who provide a service to you, such as where you use your card to make a payment
- any company we're providing services with or whose name or logo appears on a card issued to you, such as a hotel or airline partner or card scheme
- our service providers and agents
- anyone we transfer or may transfer our rights and duties in this agreement to

We can also share your information with the following:

- UK and overseas regulators and authorities in connection with their duties (such as crime prevention) – for example, because the way certain payments work means the regulator or authority may be able to access payment details (including information about others involved in the payment). In instructing us to make payments, you agree to this for yourself and others involved in your payments
- fraud-prevention agencies. In particular, we'll always tell fraud-prevention agencies if you give us false or fraudulent information, and we may ask them for information on any addresses that you've lived and on your business (if you have one). They'll also allow other organisations (in the UK or abroad), including law-enforcement agencies, to access this information to prevent and detect fraud, money laundering or other crimes, or to check details of job applications and employees. You can write to us for the details of the fraud-prevention agencies that we share information with
- any other person or organisation after a restructure, sale or acquisition of any Barclays company, as long as that person uses your information for the same purposes as it was originally given to us or used by us (or both)
- credit-reference agencies (as set out below)
- if we have a duty to reveal it, if it is needed to manage your accounts or a law or regulation allows us to do so, for legitimate business purposes, or with your permission

When we share information with organisations in another country, we'll make sure they agree to apply equivalent levels of protection as we do or, if this isn't possible (for example because, by law, we have to reveal the information), we'll make sure sharing that information is lawful.

More about credit-reference agencies and fraud-prevention agencies

We'll share your information with credit-reference agencies and fraud-prevention agencies, and we may ask these agencies to give us information about you. This may affect your ability to get credit. We'll share and ask for information even if your application doesn't go ahead or is unsuccessful. Credit-reference agencies may use your information to analyse statistics, and for testing and development to improve their existing and future products and services.

We may ask credit-reference agencies for information on your previous applications for credit and credit-related products and services, information about accounts in your name and the name of any person who is associated with you. We may also ask for publicly available information such as county court judgments (CCJs) and bankruptcies, information from the electoral register and fraud-prevention information.

Examples of when or why information is shared between us, credit-reference agencies and fraud-prevention agencies include the following:

- when you apply for our products and services or at any point after you've applied for our products and services. Checking that the details on applications for products and services are correct
- checking your details and credit history and confirming your identity
- checking details on proposals and claims for all types of insurance
- understanding your financial position by sharing and receiving information, for example, about any borrowing (including borrowing outside Barclaycard) and how you manage it (including the amount you borrow and your payment history, including any outstanding debts, payment arrangements, and if you've borrowed and not repaid in full and on time)
- recovering debt and identifying your whereabouts
- if you give us false or inaccurate information or we suspect or identify fraud, money laundering or other crimes
- managing your accounts, for example if we or you consider changing your credit limit, or to offer you other products
- any other reason set out in our Terms and Conditions

Records we share with credit-reference agencies will stay on file for six years after they're closed, whether you've settled the debt or failed to pay it off.

If you'd like to know about the information the credit-reference agencies hold about you, you should contact them directly – but please note, they'll charge you a fee for this service. Not every agency will hold the same information, so you should consider contacting them all. You can contact:

- CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ, or call 0870 060 1414 (personal credit data only) or log on to www.callcredit.co.uk
- Equifax PLC, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US, or call 0844 335 0550 or log on to www.myequifax.co.uk, or
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF, or call **0344 481 8000** or log on to www.experian.co.uk

You may be charged to call these numbers. Please check with your service provider.

Links with other people

If you give us information about other people (such as people who depend on you financially or additional cardholders), which we'll use to provide services as set out in this document, you're confirming that you know they agree to you giving us this information or that you're otherwise allowed to give us this information.

Your information may be linked to people who are associated with you, such as your partner or other members of your household. These linked records are called associated records. Any enquiry we make at a credit-reference agency may be answered by referring to any associated person's records. Another person's record will be associated with yours if:

- you're making a joint application
- you tell us about a financial association with another person, and
- the credit-reference agencies have existing associated records

This association will be taken into account in all future applications by either or both of you. It continues until one of you applies to the credit-reference agencies and is successful in 'filing a disassociation', which allows your information to be unlinked.

Cookies

We may use cookies and similar technology 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 view images or click on a link in an email. This technology does 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 this technology, how and where we use the technology and how you can control it.

Sharing information about you with tax authorities abroad

If we have reason to think that you're required to report your income or pay tax in another country, we may have to share information about your accounts with the UK or relevant tax authorities. We'll do this either directly or via the local tax authority who may share that information with the appropriate tax authorities abroad. If we need to ask for 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 mean we have to, you agree that we may withhold parts of certain payments received into your account, and pass withheld funds to the relevant tax authorities. (This is more likely if you leave the UK and become resident for tax purposes in another country.)

Updating and keeping your information

You can ask us for a copy of the information we hold about you. We may charge a fee for this service.

If you believe the information we hold about you is incorrect or incomplete, you should let us know immediately or use Barclaycard Online Servicing to update this information. We'll correct any information we believe is incorrect or incomplete.

If you close your account, if we refuse your application for an account or product, or you decide not to go ahead with it, we'll keep your information afterwards. We may also continue to collect information from credit-reference agencies to use after your account is closed. We'll do this for as long as we're allowed to for legitimate business purposes, to help prevent fraud and other financial crime, and for other legal and regulatory reasons.

We may make changes to this notice and how we use your information in the future. If we do this, we'll post an updated version of this notice on our website. You can find the current version of this notice, which explains how we'll use your information, by visiting our website at www.barclaycard.co.uk



This information is also available in large print, Braille and audio format by calling 0800 161 5326.

Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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BCDXXXXX 12/16