

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 which will be available from **25 May 2018** – you can view or download a copy by visiting www.hsbc.co.uk or if you prefer paper, give us a call on 03457 404 404 if you're a Personal Banking or Advance customer, or 03457 70 70 70 if you're a Premier or Jade customer and we'll send you one in the post.

Who we are

When we say 'we', we mean HSBC Group companies which act as a data controller in respect of your personal data.

Unless otherwise stated below, the data controller for the purposes of this notice will be HSBC Bank plc until 30 June 2018 and, from 1 July 2018, HSBC UK Bank plc. This is because we're proposing to transfer your accounts, products and services to a new part of our bank, HSBC UK, from 1 July 2018. You shouldn't notice any change to your accounts, products, services or relationship with us. However, if we've had to make changes to your accounts, we'll have written to you separately detailing how you're affected.

The following HSBC Group companies will act as a data controller where you hold a product or service with them: HSBC Life (UK) Limited; HSBC Trust Company (UK) Limited; HSBC Executor and Trustee Company (UK) Limited; Trustees of The HSBC Self-Invested Personal Pension; and HSBC Finance Limited.

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 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 other purposes e.g.:

- 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 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 companies we work in partnership with and other HSBC Group members. We may also share your information with others outside of the HSBC Group e.g. regulators, insurers, other banks, brokers, 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 it 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, 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.

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, ask us to update incorrect or incomplete details, to object to or restrict processing of it, to make a complaint etc.

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