

Privacy Notice

We take the privacy of your information seriously and we ask that you read this Privacy Notice carefully as it contains important information on:

- the personal information we collect about you
- what we do with your information, and
- who your information might be shared with.

Just so you know, when we refer to the HSBC Group, this includes **first direct** which is a division of HSBC Bank plc. HSBC Group and any member of the HSBC Group means HSBC Holdings plc, and/or any of its affiliates, subsidiaries, associated entities, branches and offices.

We'll only use and share personal information as explained in this Privacy Notice and any applicable product terms and conditions (e.g. banking, savings and credit cards).

How we collect personal information

Members of the HSBC Group may collect, use and share personal information including details about you, your transactions, how you use your products and services and your relationships with the HSBC Group.

We or other members of the HSBC Group may collect personal information or have it collected for us from you, someone acting for you or from other sources e.g. credit reference agencies. It may also be combined with other information available to us and to other members of the HSBC Group.

How we use personal information

We may process, transfer and/or share personal information to:

- provide services
- manage your transactions
- meet compliance Obligations
- perform financial crime risk management activity
- collect money you owe us
- carry out credit checks and get/provide credit references
- enforce/defend the rights of a member of the HSBC Group
- meet our internal requirements eg product development, insurance, audit, credit/risk management etc
- maintain our relationship with you including marketing and market research (if you agree to them)
- confirm your identity.

Who we'll share personal information with

When we use personal information as set out above, we may share it with:

- any member of the HSBC Group, anyone who provides services to them or their agents
- any authorities
- anyone acting on your behalf, or that you send a payment to e.g. beneficiaries, intermediaries, other banks, clearing and settlement systems etc
- fraud prevention agencies, trade associations, credit reference agencies and debt recovery agents
- any broker, introducer or referer we provide/receive information to/from e.g. price comparison sites
- anyone in connection with a reorganisation, sale or acquisition of any HSBC Group member's business
- anyone we use to provide Services to you
- other parties for marketing purposes (if you agree to this).

Any party receiving personal information may also process, transfer and share it for the purposes set out above and they may be in countries where data protection laws don't provide the same level of protection as the UK.

For example, regulations implementing international agreements on tax compliance may require us to report personal information to the tax authority in the country in which your account is maintained (e.g., HM Revenue and Customs in the UK), which may transfer that information to any tax authority in countries where you or a connected person may be tax resident.

However, whether it is processed in the UK or overseas, personal information will be protected by a strict code of secrecy and security applying to all members of the HSBC Group, their staff and third parties holding information on their behalf.

How you can see the information we hold about you

If you'd like a copy of the personal records we hold about you, just let us know by writing to us at **first direct** 40 Wakefield Road, Leeds LS98 1FD. The current fee is £10 per request per person.

Credit reference and fraud prevention agencies

When you apply for a 1st Account or credit, we may use your credit history to decide if we can accept your application.

Credit reference agencies record details which may form part of your credit history, even if you decide not to proceed. If you make several applications in a short period, this may temporarily affect you being able to get credit.

We may also share the following information with credit reference agencies:

- about how you manage your 1st Account(s) or borrowing e.g. if we return a cheque or other payment because you don't have enough money in your account or available overdraft
- if we ask you to repay a debt and you don't do this, or make acceptable repayment proposals within 28 days and keep to them, unless there's a genuine dispute about the amount owed.

This may affect you being able to get credit.

If you make a joint application for an account or credit, a 'financial association' may be created by credit reference agencies, which links your financial records with the other applicant(s). If they do, the credit history of your 'associates' may be considered when you make future credit applications. This association will continue unless you successfully file a 'notice of disassociation' with the credit reference agencies.

You can get more details about the information held by credit reference and fraud prevention agencies by visiting our credit scoring page or if you prefer a paper copy, contact us.

Do you store information on my computer or device?

We may store and access information on your computer or device when you use it to access HSBC Group websites to help improve your experience, functionality, and the security/performance of our websites. We'll also do this to provide you with relevant marketing when you use the internet, and to help us understand how you use and/or arrive at our websites.

If you receive emails from or on behalf of the HSBC Group, they may include technology to help us understand if you open the emails and use links in them. For more information on our cookie policy, website terms and privacy statement visit our security section.

Other ways we use your information

Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

We may make and keep copies of identification you provide. If you change your mind about receiving marketing information or being part of market research, please let us know via Internet Banking or by contacting us.

If you call us, we may monitor and record your telephone or video call to keep an accurate record of your instructions to us, improve our service and in the interests of security. We may collect, store and analyse recordings of your voice to generate a 'voice print' that's unique to you, and use this voice print to identify you when you call us and to combat fraud. If you allow another person to operate your account e.g. give them Power of Attorney, we may also generate a 'voice print' for them if they call us, and we may ask you to inform them of this.