

<b>How we use your information</b>	<b>Legal basis</b>
To provide and manage your accounts and our relationship with you.	<ul style="list-style-type: none"> <li>• Where necessary to carry out our agreement or to take steps to enter into an agreement with you.</li> <li>• Where the law requires this.</li> <li>• Where it's in our legitimate interests to make sure that our customer accounts are well-managed, so that our customers are provided with a high standard of service, to protect our business interests and the interests of our customers.</li> </ul>
To give you statements and other information about your account or our relationship with you.	<ul style="list-style-type: none"> <li>• Where necessary to carry out our agreement or to take steps to enter into an agreement with you.</li> <li>• Where the law requires this.</li> </ul>
To handle enquiries and complaints.	<ul style="list-style-type: none"> <li>• Where necessary to carry out our agreement or to take steps to enter into an agreement with you.</li> <li>• Where the law requires this.</li> <li>• Where it's in our legitimate interests to make sure that complaints are investigated, for example, so that our customers receive a high standard of service and so that we can prevent future complaints.</li> <li>• Where you agree, if we are using sensitive information such as medical details.</li> </ul>
To provide our services to you.	<ul style="list-style-type: none"> <li>• Where necessary to carry out our agreement or to take steps to enter into an agreement with you.</li> <li>• Where the law requires this.</li> </ul>
For assessment, testing (including systems tests) and analysis (including credit or behaviour scoring (or both)), statistical, market and product analysis and market research. We may use this information to prepare statistical reports to be shared internally or externally with others, including non-Barclays	<ul style="list-style-type: none"> <li>• Where the law requires this.</li> <li>• Where it's in our legitimate interests to build business models and systems which protect our business interests and provide our customers with a high standard of service.</li> </ul>

<p>companies. We produce these reports using information about you and our other customers. The information in these reports is never personal and you will never be identifiable from them.</p>	
<p>To evaluate, develop and improve our services to you and other customers.</p>	<ul style="list-style-type: none"> <li>• Where it's in our legitimate interests to continually evaluate, develop or improve our products as well as the experiences of users of our sites, so that we provide our customers with a high standard of service.</li> </ul>
<p>To protect our business interests and to develop our business strategies.</p>	<ul style="list-style-type: none"> <li>• Where it's in our legitimate interests to protect our people, business and property and to develop our strategies.</li> <li>• Where necessary to carry out our agreement or to take steps to enter into an agreement with you.</li> <li>• Where the law requires this.</li> <li>• Where you agree, if we are using sensitive information such as medical details.</li> </ul>
<p>To contact you, by post, phone, text, email and other digital methods.</p> <p>This may be:</p> <ul style="list-style-type: none"> <li>• to help you manage your accounts;</li> <li>• to meet our regulatory obligations; or</li> <li>• to keep you informed about products and services you hold with us and to send you information about products or services (including those of other companies)</li> </ul>	<ul style="list-style-type: none"> <li>• Where the law requires this.</li> <li>• Where we have agreed to contact you in our agreement.</li> <li>• Where the law requires this.</li> </ul> <ul style="list-style-type: none"> <li>• Where you agree.</li> <li>• Where it's in our legitimate interests to share information with you about products or services that may be relevant and beneficial to you. Where we send you marketing messages, you can always tell us if you no longer want to receive them. Please see more information in the 'Contact us' section.</li> </ul>

<p>which may be of interest to you.</p>	
<p>To collect any debts you owe us.</p>	<ul style="list-style-type: none"> <li>• Where it's in our legitimate interests to collect any debts you owe us.</li> <li>• Where you agree, if we are using sensitive information such as medical details.</li> </ul>
<p>To prevent, detect, investigate and prosecute fraud and alleged fraud, money laundering and other crimes, and to confirm your identity.</p>	<ul style="list-style-type: none"> <li>• Where the law requires this.</li> <li>• Where it's in our legitimate interests to prevent and investigate fraud, money laundering and other crimes, and to confirm your identity in order to protect our business and to keep to laws that apply to us.</li> <li>• Where we must process your information under the contract for the services or financing you have asked us to provide.</li> </ul>
<p>To assess any application you make, including checking for fraud, confirming your identity, and carrying out any other regulatory checks. We may compare your details with the details of countries, organisations and people who sanctions apply to, to decide whether we are prevented from doing business with you or processing a transaction under sanctions law.</p>	<ul style="list-style-type: none"> <li>• Where you have made the information public.</li> <li>• Where it's in our legitimate interests to protect our business interests.</li> <li>• Where the law requires this.</li> <li>• Where you agree, if we are using sensitive information such as medical details.</li> </ul>
<p>To monitor, record and analyse any communications between you and us, including phone calls.</p>	<ul style="list-style-type: none"> <li>• Where it's in our legitimate interests, to check your instructions to us, to prevent and detect fraud and other crime, to analyse, assess and improve our services to customers, and for training purposes, to improve the services we provide to our customers and to protect our business interests.</li> <li>• Where you agree, if we are using sensitive information such as medical details.</li> </ul>
<p>To transfer your information to or share it</p>	<ul style="list-style-type: none"> <li>• Where necessary to carry out our agreement.</li> </ul>

<p>with any organisation your account has been or may be transferred to following a restructure, sale or takeover of any Barclays company.</p>	<ul style="list-style-type: none"> <li>• Where we have a legitimate interest in restructuring or selling part of our business.</li> </ul>
<p>To share your information with UK or other relevant tax authorities, credit reference agencies, fraud prevention agencies, and UK and overseas regulators and authorities.</p>	<ul style="list-style-type: none"> <li>• Where the law requires this.</li> <li>• Where we have a legitimate interest in carrying out certain credit checks so that we can make responsible business decisions. As a responsible organisation, we need to make sure that we only provide certain products to companies and individuals if the products are appropriate, and that we continue to manage the services we provide, for example if we believe that you may have difficulties making a payment to us.</li> <li>• Where we have a legitimate interest in helping to prevent and detect fraud and other crime.</li> <li>• Where we have a legitimate interest in helping UK and overseas regulators who monitor banks to make sure that they work within the law and regulations.</li> </ul>
<p>To share your information with our partners and service providers.</p>	<ul style="list-style-type: none"> <li>• Where necessary to carry out our agreement.</li> <li>• Where we have a legitimate interest in using other organisations or people to provide some services for us or on our behalf.</li> </ul>