

Barclaycard Terms of Access

1. We will give your name, date of birth and address to Experian so that they can match those details with information they hold to provide you with your Experian Credit Score. Experian is only permitted to use your information to provide you with this service and as set out in their privacy policy (see Experian Terms and Conditions below). If you amend address information as part of this service, we may use that to amend our other records of you.
2. Barclaycard provides access to your Experian Credit Score. The Experian Credit Score itself, and the information about it are provided by Experian. Please note that you will see your score and general information about the factors that are likely to affect it. This is not a full credit report, and will not show details of your payment history, or events that have impacted your Experian Credit Score.
3. If you allow others online access to your account, they will be able to see your Experian Credit Score.
4. You can cancel Experian Credit Score access at any time. Please note that when you cancel your access, you will no longer be able to see any information that has already been provided.
5. Experian Credit Score access may be withdrawn by Barclaycard at any time. Barclaycard will give you notice of withdrawal by email, except where there are legal or regulatory reasons for this, when it may be withdrawn without notice.
6. The Experian Credit Score, and information provided with it, is provided by Experian. Barclaycard does not validate this information, and is not responsible for its accuracy. The evaluation may not reflect Barclaycard's view or lending decisions. If you have any questions about the information provided, please contact Experian using the contact details that they provide.
7. Any other products offered by Experian are not offered in conjunction with Barclaycard and are subject to separate terms.

Terms and Conditions for the Experian Credit Score Service

Last Modified Version: 1.3

Dated: 10/04/19

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1 Definitions

References to "we", "us" and "our" in these Terms and Conditions are to Experian Limited. References to "you" or "your" in these Terms and Conditions are to you as a user of the Websites and Services.

"App" a mobile device application from the Bank for use of certain Services. Apps can be downloaded from an application distribution platform.

"Bank" means Barclays Bank UK PLC., registered number 9740322, registered office 1 Churchill Place, London E14 5HP. Barclaycard's trading address is at 1234 Pavilion Drive, Northampton NN4 7SG;

"Credit Score Services" means the services which include the supply to an individual of Experian's credit score for that individual, Score Trending and generic credit score guidance and hints and tips. The Services are further described on the Website.

"FCA" means the financial services regulatory body known as The Financial Conduct Authority of 12 Endeavour Square, Stratford, London, E20 1JN. The FCA can be contacted at www.fca.org.uk.

"FSMA" means the Financial Services and Markets Act 2000, as amended from time to time, including any conduct of business rules developed by the FCA pursuant such legislation.

"Our Material" means content, data and materials (including but not limited to information, reports, reviews, comment and opinion) delivered to you as part of the Services (whether on a computer screen, in email or paper format) or contained in the Websites, including the website design, text and graphics, and their selection and arrangement, and all software compilations, underlying source code and software and applets.

"Score Trending" means an element of your Credit Score Service which generates a graphical display of changes in your personal credit score over time.

"Services" means the Credit Score Service and facilities that we make available to you on the Websites from time to time and "Service" shall be interpreted accordingly.

"Terms and Conditions" means the terms and conditions set out here.

"Website" means a website or App operated by the Bank through which we provide the Services and any replacement website or App used from time to time and which you can access by signing up to the Services through your internet banking account at www.barclaycard.co.uk/personal/customer/login or via the Bank's App mybarclaycard.

"Your Data" means information and data provided to us on or in connection with the Websites and/or Services, which may from time to time include Personal Data as defined in UK Data Protection Legislation.

"UK Data Protection Legislation" means the Data Protection Act 1998 whilst it remains in force and the General Data Protection Regulation with effect from the date on which it becomes part of English law.

2 About us

- 2.1 We are Experian Limited, a company registered in England and Wales at Companies House with company number 00653331. Our registered office is at Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ, United Kingdom. Our VAT registration number is GB 887 1335 93.
- 2.2 We are members of the Experian group of companies - for further information see www.experiangroup.com.
- 2.3 For general enquiries or enquiries related to the Services you can contact us on 0800 052 5220 or 0344 481 0068. This helpdesk is currently available Monday to Friday 8am to 7pm and on Saturday from 8am to 4pm excluding bank holidays, please check our Website for updates from time to time. Calls to 0344 numbers are charged at the national UK landline rate, and are usually inclusive of monthly phone contract package. 0800 numbers are free to call from UK landlines and mobiles but calls from business mobile phones may be chargeable. Calls may be recorded for training and monitoring purposes.
- 2.4 We have an arrangement in place with your Bank to provide you with the Services free of charge. Your Bank will not have access to your credit score which is delivered to you via the Website.

3 Important information about these Terms and Conditions

- 3.1 These Terms and Conditions relate to your use of the Services.
- 3.2 We intend to rely on these Terms and Conditions and it is our intention that you will be legally bound by them when you use the Website or the Service. For your own benefit and protection, you should read these Terms and Conditions carefully before using them. IN PARTICULAR, YOUR ATTENTION IS DRAWN TO THE SECTIONS ON "OUR LIABILITY TO YOU" AND OUR "WARRANTIES AND DISCLAIMERS". If you do not understand any point please contact us on the number set out at clause 2.3 above.
- 3.3 We advise you to print these Terms and Conditions and keep a copy for your future reference.
- 3.4 You may have other consumer rights granted by law and these Terms and Conditions do not affect such rights.

4 Our Services

- 4.1 Our Service is the supply to you of Experian's credit score, Score Trending and generic credit score guidance and hints and tips as further described on the Website. You must be aged 18 or over in order to sign up for the Service.
- 4.2 We can only provide you with a copy of your own personal Experian Credit Score. You are responsible for ensuring that Your Data, which you verify and update and which is submitted to us via the Websites, is true and accurate.
- 4.3 The Service uses information from your Experian credit report to create your Experian Credit Score. As part of the Service a request for your Experian Credit Score will be made after you have successfully signed up to the Service and thereafter if you contact us to provide us with additional address information, and automatically thereafter every 60 days until the Services come to an end in accordance with Clause 10.
- 4.4 Acceptance of these Terms and Conditions means You and we have entered a contract for provision of the Services, the use of your data in providing the Services and as set out in our [Privacy Policy](#). If you no longer wish to receive the Services, then you can cancel your Service in accordance with Clause 10 below.
- 4.5 Requests for your Experian Credit Score will not be taken into consideration in any lending decision made by any lender (including the Bank).

5 Registration and log-in information

- 5.1 To be able to use the Services you will need log in to your Bank online account service using the unique log-in details supplied to you by the Bank and register for the Service. You are responsible for keeping your Bank log in details confidential and they should not be shared.

6 Pricing

- 6.1 The Services are provided to you free of charge.

7 Privacy of Your Data

- 7.1 We take your privacy very seriously and we comply with the relevant provisions of UK Data Protection Legislation. We will use any information that you have given your permission for your Bank to transfer to us, or that you provide to us directly, or that we collect during your use of the Services (Information), in accordance with these Terms and Conditions and as set out in our [Privacy Policy](#). We encourage you to read this policy thoroughly.
- 7.2 Please be aware that we may record telephone calls you make to our call centres for training, audit and quality purposes.

8 Providing the Services to You

- 8.1 We will provide the Services with reasonable care and skill and to ensure that the Services are substantially as described on the Websites and in these Terms and Conditions.
- 8.2 While we try to ensure that the Services function correctly, this may not always be achievable. We do not guarantee that the Website or Services will be available all the time or at any specific time or on all or any hardware and software which you may use (such as via a mobile phone or similar device). They may be temporarily suspended if our systems used to provide the Services are under repair or maintenance or are otherwise unavailable.
- 8.3 We take steps to ensure that Our Material is free from computer viruses and other harmful computer programs. However, we cannot guarantee this due to the nature of the Internet. You are advised to use appropriate firewall and anti-virus software to protect your computer and data.
- 8.4 We use reasonable skill and care in the sourcing and supply of the information which is made available to you on or in connection with the Services. However, in the case of information we obtain from third party sources (including the details supplied by you), we cannot guarantee that any of that information is correct, accurate, complete, error free or up-to-date. Due to the nature of the Credit Score Service and other information provided through the Services, the value, accuracy, and/or relevance of the information will diminish over time. For this reason, we cannot guarantee that credit reports and other information we have supplied will continue to be accurate or up-to-date after we have provided them to you.
- 8.5 Nothing provided by us on or in connection with the Websites or Services is, or shall be deemed to constitute financial or legal advice. The information we provide is not intended to be relied on by you in making (or refraining from making) any specific decision or to replace independent professional advice. Any and all information provided by us on or in connection the Website is for general information purposes only.
- 8.6 Your Service will include your personal credit scores designed to allow you to model "what if" scenarios using empirical and statistical data. These features are only intended to provide indicative predictive results and as such do not guarantee any particular outcome including (but not limited to) that any particular product provider will accept your application for their product or service.

- 8.7 Except for the commitments we expressly make in these Terms and Conditions and any additional commitments arising out of your consumer rights granted by law, we do not make any other commitments or warranties about the Websites or the Services.

9 Our liability to you

- 9.1 For further information about your legal rights and how they may be affected by these Terms and Conditions including this section on our liability to you, we advise you to contact your local Citizens Advice Bureau. If any problems arise with your use of the Services, please contact us as soon as possible using the contact details provided in Clause 11.
- 9.2 Nothing in these Terms and Conditions excludes or limits our liability in respect of (a) death or personal injury caused by our negligence, (b) our fraud, (c) any other matter which it would be illegal for us to exclude or limit or to attempt to exclude or limit our liability, or (d) our duties or liability under the FSMA.
- 9.3 We are not responsible to you for any loss or damage suffered by you which was not a reasonably foreseeable or obvious consequence of us breaching these Terms and Conditions - for example, if you and we could not have anticipated those losses before or when you used the Services or it was not obvious that those losses would result.
- 9.4 We are not responsible to you for losses which you suffer due to any events beyond our reasonable control.
- 9.5 We are not responsible to you for losses which you suffer which are not directly caused by our actions (or our failure to act).
- 9.6 Unless we have been negligent then we are not responsible to you for any damage caused to any hardware or software used to access, use or download the Services.
- 9.7 We are not responsible to you for losses you suffer under any contract you have with a third party through which your access to the Services and/or any Website is arranged or paid for.
- 9.8 Except as otherwise stated in these Terms and Conditions, our aggregate liability to you arising out of or in connection with each Service (including the Websites from which the relevant Service is provided) shall not exceed £100.
- 9.9 Our liability to you shall not include the following business losses that you may incur: lost business data, lost profits, lost earnings, business interruption or reduction in the value of an asset. We shall not be liable to you for any business losses if the Service is provided for your own personal use as a consumer.

10 Ending the Services

- 10.1 You are free to stop using the Website and the Service at any time. Please note that as you receive the Service for free you do not have a right to any refund from us.
- 10.2 You may cancel the Service at any time by clicking on the opt out link in the Website.
- 10.3 If you cancel your Service, you will not be entitled to re-register for the Service.
- 10.4 We may terminate or suspend your use of the Service without notifying you if:
- 10.4.1 in our view there has been a serious failure by you to comply with your responsibilities in these Terms and Conditions (for example misuse of Our Materials or for fraud), or
- 10.4.2 you receive access to the Services as part of a contract you have with the Bank and your right to access such Services comes to an end or the Bank requests us to cancel your access.
- 10.5 If we do so, we may delete our records of your registration details and Your Data without liability to you. We may cancel your membership to the Credit Score Service by giving you no less than 60 days' written notice.

11 Complaints

- 11.1 We are sorry if you feel the need to complain. We want to hear from you because telling us gives us the chance to put matters right for you, and see how we can improve what we do for others. Whatever way you complain to us, we will take notice.
- 11.2 Contact us by whichever of the following means suits you best. You do not need to ask anyone to make a complaint on your behalf. Whenever possible, we prefer to hear about your complaint in your own words.
- 11.2.1 You can call us on the numbers set out above at Clause 2.3;
- 11.2.2 You can send us a letter:
Customer Relations Team, Experian, PO BOX 8000, Nottingham, NG80 7WF;
- 11.2.3 You can email us: complaints@uk.experian.com.

- 11.3 To help us investigate your complaint, please tell us:
 - 11.3.1 Your full name, address and preferred daytime phone number and your email address;
 - 11.3.2 A description of the circumstances and facts that have given you reason to complain
 - 11.3.3 The impact that this has had on you;
 - 11.3.4 Any reference numbers or account numbers.
- 11.4 We will try to resolve your complaint quickly and where possible, we will try to resolve your complaint immediately. If we can't do this, we will investigate your complaint and get back to you.
- 11.5 If we haven't been able to resolve things for you immediately, we will acknowledge your complaint within 5 business days. Whether we can resolve your complaint immediately or not, we may contact you to ask for clarification or to discuss options with you.
- 11.6 We'll update you after 4 weeks if we haven't finished our investigation by that time. In most cases, we will give you our final response within 8 weeks of your complaint. Our final response will tell you what we have found, what we will do and why we came to that conclusion.
- 11.7 If we cannot resolve things under that procedure, then you may have the right to refer your complaint, free of charge, to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:
Tel: 0300 123 9 123, or from outside the UK +44 20 7964 1000
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Post: Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

12 Changes to these Terms and Conditions

- 12.1 Sometimes we may have to make changes to these Terms and Conditions. You can tell when changes have been made by checking the version and date on which they were last modified indicated at the start of these Terms and Conditions.
- 12.2 We will not notify you individually of any changes in these Terms and Conditions. It is therefore important that you check these Terms and Conditions regularly and in particular on each occasion when you request Services.

13 Use of Apps

- 13.1 If you use an App to access our Services or aspects of our Services these Terms and Conditions prevail over any terms which may be imposed by the application distribution platform for use of the App.

14 Other important information

- 14.1 These Terms and Conditions are a contract between you and us and form the entire agreement between us. No-one except us and you have any right to enforce these Terms and Conditions by virtue of the Contracts (Rights of Third Parties) Act 1999.
- 14.2 You may not transfer any or all of the rights granted to you under these Terms and Conditions to any other person.
- 14.3 We may in our discretion discontinue or modify the Services at any time. We will try to ensure that any such discontinuation or modification does not materially adversely affect the nature of the Services provided to you.
- 14.4 You must not create hypertext links to the Websites without our prior written permission.
- 14.5 All communications between us will be conducted in the English language.
- 14.6 Any notices we send to you will be sent to the most recent e-mail address or postal address provided to us by you.
- 14.7 English law applies to these Terms and Conditions. If any disputes arise between you and us in relation to these Terms and Conditions and you want to take court proceedings, you must do so in the English courts unless you reside in Scotland, Wales or Northern Ireland, in which case you may do so in the courts of the country in which you reside.

Experian Privacy Policy

Effective date: 25th May 2018

This policy

We take your privacy seriously. This Privacy Policy explains what personal information we collect from you and how we use it.

We encourage you to read this policy thoroughly. To make it easier, we've broken it up into bite-size chunks and some longer sections. If you want to know more about these sections, see the '**FIND OUT MORE**' section at the end of each summary.

Who is Experian and how can you contact us?

When we refer to 'Experian' in this Privacy Policy, we mean Experian Limited.

Experian is part of a group of companies whose parent company is listed on the London Stock Exchange (EXPN) as Experian plc. The Experian group of companies has its corporate HQ in Dublin, Ireland, and its operational HQs in Costa Mesa, California and Nottingham, UK. You can find out more about the Experian group on our website at www.experianplc.com

If there's anything you're unsure about in this Privacy Policy, feel free to contact our Data Protection Officer at UK.DPO@EXPERIAN.COM

What information we collect

We will need to ask you for certain personal information to give you the best possible experience when you engage with us (via Barclaycard) and when you use our products and services.

Contact information

When you apply for your Experian Credit Score from the Barclaycard website you will be asked to provide some contact information. The contact information shared by Barclaycard may include some or all of the following: Full name, residential address, previous residential addresses, date of birth.

Personal information provided by third parties

Where you are eligible for our products or services through a third party (such as an added value bank account or insurance product), we may be provided with some of your personal information, this enables us to confirm your eligibility, update your details or cancel services you are no longer eligible for.

How we use your information

We use your personal information in lots of ways to make our products and services as effective as possible.

To enable you to use our services

We will use your information to accept you as a new/returning customer and continue to provide you with our products and services.

To let you know about significant changes to our products, terms or privacy policy

Barclaycard will let you know by email if there are significant changes to your Experian Credit Score Service, their features, our terms, or our privacy policy.

To confirm your identity and authenticate the information you provide

As part of providing our services to you we will confirm your identity and authenticate the information you provide to Barclaycard for security purposes.

Establishing your identity is important as the services may provide you with your personal credit information (such as your credit score or credit report) and we must be sure you are who you say you are. Identity checking may involve checking the information you give to Barclaycard as part of your request to see your Experian Credit Score against information we already hold about you as a credit reference agency and potentially publicly available information about you such as from social media.

If we are unable to confirm your identity from the information you provide, we will let you know via your Barclaycard account or Barclaycard will contact you using the contact details you have provided. You may then have the option to make a written application and provide further proof of your identity.

To provide and improve customer support

We will use your information to be able to provide and improve the customer support we provide to you (e.g. when you have questions or when you forget your log-in information).

Market research

Experian may carry out customer and market/marketing research, including developing new or improving existing products or services.

Fraud investigation, detection and prevention

We may use your information for fraud investigation, detection and prevention measures and in order to provide suitable security for your account and your information that we hold (such as to enable us to prevent others logging in to your account without your permission from unknown devices).

Investigation, detection and prevention of crime

We may use your information for the investigation, detection and prevention of crime (other than fraud).

For internal training purposes

We will use your information to ensure that our team has the knowledge and expertise they need to ensure we provide the best possible experience to our customers when interacting with us.

Reporting and Analytical purposes

We will use your information for reporting and analytical purposes (e.g. how many of our customers are in the north or south of the country) to enable us to improve our products and services and provide appropriate levels of support to our customers.

To maintain our records and other administrative functions

Like any business, we need to ensure that we maintain comprehensive and up to date records of the ways we process your personal information and other operational activities and therefore we will process the information you provide for record-keeping, updates and general administrative purposes.

Complaint and dispute resolution

Whilst we will try to make sure that you are happy with the service we provide and do not feel the need to complain, if you do complain to us, we will use the information we have about you to help us manage your complaint.

To comply with the law

Like any other business, we are required to comply with many laws and regulations. We will, where necessary, use your personal data to the extent required to enable us to comply with these requirements.

To improve data accuracy and completeness

Personal information you provide to us may be used to improve the credit bureau information we already hold about you in our role as a credit reference agency. E.g. if you provide a different address or alias to the one we hold already we may store the new address or alias in the credit bureau information to aid quicker identification of you and ensure that lenders can see a full picture of you when making lending decisions, it also aids identification and verification in the credit application process.

Further uses of your personal information not described in this Privacy Policy

If we use your personal information for any purposes that are not set out in this Privacy Policy, we promise to let you know exactly what we will use it for before we go ahead and use it and obtain your consent where appropriate through Barclaycard.

What are the legal grounds for handling personal information?

Data protection laws require that, where we process your personal data, we must satisfy at least one prescribed condition for processing. These are set out in data protection law and we rely on a number of different conditions for the activities we carry out.

Necessary for performance of a contract or to comply with law

In most cases, the information described above will be provided to us by you because you want to take services from us or engage with us and our use of your information will be governed by contract terms. Giving this information to us is therefore your choice. If you choose not to give all or some of it to us, this may affect our ability to provide the services you want, to you. In particular, we may rely on this condition for processing in the following scenarios:-

- To enable you to use our services
- To let you know about significant changes to product, terms or privacy policy
- To confirm your identity and authenticate the information you provide
- To process payments and collect arrears
- To provide and improve customer support.

Consent

Where we collect other information from you such as when we use cookies to collect information about the device you use to access our website, or sometimes third parties collect it on our behalf. You will be asked to consent to this before using our service. If you choose not to give your consent, or you later remove your consent, this may affect our ability to provide the services you want, to you. We may also rely on the consent ground for handling your personal information in the following scenarios:

Market research

Experian may carry out customer and market/marketing research, including developing new or improving existing products or services but only with your consent.

Necessary in our legitimate interests or those of a third party

In the United Kingdom, we can also use personal information where the benefits of doing it are not outweighed by the interests or fundamental rights or freedoms of individuals. The law calls this the "Legitimate Interests" condition for processing. Where we rely on it, the benefits being pursued by us are: -

- **Helping to prevent and detect crime such as fraud and money laundering.** Fraud and money laundering cost the British economy many billions of pounds every year. That cost is ultimately passed on to the public in the form of higher prices. By helping to avoid fraud such as identity theft, we help to stop this from happening.
- **Complying with/supporting compliance with legal and regulatory requirements.** We must comply with various legal and regulatory requirements. Additionally, the services we provide help other organisations to comply with their own legal and regulatory obligations. For example, Experian is regulated by the Financial Conduct Authority.
- **Internal training purposes** – to enable us to train our staff to better provide services to our customers.
- **Running a marketing services and data business** – like any commercial organisation, we run a business and process information where necessary to do so. We also provide services to third parties which help them to run their businesses more effectively and efficiently. We have put in place various safeguards to ensure that individuals' whose personal information we handle are not unduly harmed by the activities we use their personal data for. These include making information available to individuals so that they understand how their personal data will be used by Experian, explaining their rights to obtain the information we hold and to have their information corrected or restricted and providing information about how individuals can complain if they are dissatisfied.
- **Reporting and analytic purposes** – to provide management information and information to improve our services.
- **To maintain our records and other administrative purpose** – to enable Experian to provide the most accurate data for our customers and clients.
- **Complaint and dispute resolution** – we will need to use customer data when looking into queries and complaints.
- **To improve data accuracy and completeness** – when you register for our services you may supply us with additional information about yourself which we will use to improve our data accuracy and completeness.
- **Invitations to participate in market research** – in order to improve the service we offer to customers, we may ask you to participate in research from time to time. It is entirely up to you whether you chose to do so.

Who we share your personal information with

We share your personal information only with those persons who need to handle it so we can provide the Experian products and services you've signed up to. We also share it with companies within the Experian group who manage some parts of the services for us; with suppliers who provide services to us which require access to your personal information only.

Lastly, we may also provide your personal information to fraud prevention agencies. This is to protect the Experian group of companies and our customers, to keep our systems secure, or where it's necessary to protect either yours or our best interests.

See below to find out more about who and why we share your information with others.

Find out more

1. Group companies

As a member of the Experian group of companies, we can benefit from the large IT infrastructure and expertise that exists within our business. This means that the personal data you provide to us may be accessed by members of our group of companies for support and administrative purposes.

2. Suppliers

We use a number of service providers to support our business and these service providers may have access to our systems in order to provide services to us and/or to you on our behalf.

3. Your Bank

Your Bank but only to the extent such transfer is required in order to provide the Services to you. Your Bank will not be able to access your Experian Credit Score.

4. Fraud prevention agencies

We will check your details with the records we hold and share with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, we will record this and details will be passed to the other fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us at Experian Ltd, PO Box 8000, Nottingham, NG80 7WF if you want to receive details of the fraud prevention agencies. We and other organisations may access and use the information recorded by fraud prevention agencies from other countries.

5. Public bodies, law enforcement and regulators

The police and other law enforcement agencies, as well as public bodies such as local and central authorities can sometimes request personal information. This may be for the purposes of preventing or detecting crime, apprehending or prosecuting offenders, assessing or collecting tax, investigating complaints or assessing how well a particular industry sector is working.

6. Individuals

You can obtain a copy of the information we hold about you. See section **Your rights to how we use your personal information** for further information on how you can do this.

Where in the world do we send information?

Experian is based in the UK, which is where our main databases are. We also operate elsewhere in and outside the European Economic Area, so we may access your personal information from and transfer it to these locations as well. Don't worry though, any personal information we access from or transfer to these locations is protected by European data protection standards.

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and don't provide the same quality of legal protection when it comes to your personal information.

To make sure we keep your personal information safe, we apply strict safeguards when transferring it overseas. For example:

1. Sending your personal information to countries approved by the European Commission as having high quality data protection laws, such as Switzerland, Canada and the Isle of Man
2. Putting in place a contract that has been approved by the European Commission with the recipient of your personal information that provides a suitable level of high quality protection.
3. Sending your personal information to a member organisation approved by the European Commission as providing a suitable level of high quality protection. For example, the Privacy Shield Scheme that exists in the US.

Your rights to how we use your personal information

It is important that you understand your rights in relation to your personal information and how you can contact us if you have questions or concerns.

If you've given us consent to process your personal information, you have the right to withdraw that consent at any time by contacting us on UK.DPO@EXPERIAN.COM. You can also make changes to that preference in your Experian account.

You can also ask for access to the personal information we hold about you and request that we correct any mistakes, restrict or stop processing or delete it. We will assess your request and subject to legal or overriding requirements to keep it we will act on your request, but please note that this does not mean that we will delete negative information about you if it is confirmed to be correct.

If that is the case, we will explain why. To request a copy of the personal information we hold about you by contacting us www.experian.co.uk/consumer/data-access or write to Experian Ltd, PO Box 9000, Nottingham, NG80 7WP

In certain circumstances (e.g. where you provide your information to us (a) with consent to process it or (b) where the processing is necessary for the performance of our contract with you) you can require that we provide the information we hold about you either to you or a third party in a commonly used format. This only applies if we are processing it using automation only. If you would like more information about this, let us know by contacting us at UK.DPO@EXPERIAN.COM

Problems with how we handle your information or rights

We will try to ensure that we deliver the best levels of customer service but if you think we are falling short of that commitment, please let us know by contacting us at UK.DPO@EXPERIAN.COM. You can access our Complaint Handling Procedure on this page <https://ins.experian.co.uk/contact>

If you're still unhappy with any aspect of how we handle your personal information you also have the right to contact the Information Commissioner's Office (ICO), the supervisory authority that regulates the handling of personal information in the UK. You can contact them by:

1. Going to their website at www.ico.org.uk
2. Phone on 0303 123 1113
3. Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

You may also see our full complaints handling procedure and how to make a complaint. If we cannot resolve things under that procedure, then you may have the right to refer your complaint, free of charge, to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are: Telephone: 0300 123 9 123, or from outside the UK +44 20 7964 1000 E: complaint.info@financial-ombudsman.org.uk W: www.financial-ombudsman.org.uk Financial Ombudsman Service Exchange Tower London E14 9SR

You may also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from their purchase. You can access the ODR site via this page <https://ins.experian.co.uk/contact>

How we keep your personal information secure

Online privacy and security is the most important aspect of any customer service and we take it extremely seriously. We use a variety of the latest technologies and procedures to protect your personal information from unauthorised access, destruction, use or disclosure.

We restrict access to your personal data to those employees, and third parties, who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your personal data.

Experian protects your information over the Internet by using secure web server technologies, which allows web browser programs (such as Microsoft Internet Explorer) to interact with Experian's web server via an encrypted session. Experian employs a Secure Sockets Layer (SSL) connection that provides an encrypted connection between your computer and Experian. The 128-bit encrypted connection scrambles ordinary text or data into cypher text to safeguard sensitive information during its journey across the Internet. The information is decrypted, or put back into a readable format, when it reaches its intended destination. When you visit any Experian website you may move in and out of secured areas. Any time that you are on a registration page or viewing your personal credit report, you will be in a secured area.

How long we keep your personal information for

We'll keep your personal information for the periods set out below, and where we were not able to give a specific period, we will keep it only as long as we need it to provide the Experian products and services you've signed up to. We may also keep it to comply with our legal obligations, resolve any disputes and enforce our rights. These reasons can vary from one piece of information to the next and depend on the products or services you're signed up to, so the amount of time we keep your personal information for may vary.

Contact information

We will only retain your contact information for up to six years after the end of the provision of services in order to answer any queries you may have.

Personal information provided by third parties

We will retain these files for the duration of the contract we have with the third party.

In all cases, our need to use your personal information will be reassessed on a regular basis, and information which is no longer required for any purposes will be disposed of.

Changes to this Privacy Policy

We can update this Privacy Policy at any time and ideally you should check it regularly for updates. We won't alert you to every little change, but if there are any really important changes to the Policy or how we use your information Barclaycard will let you know and where appropriate ask for your consent.