



## How we protect your data

### **Privacy Policy**

Please read our Privacy Policy carefully before using this website ("the Site"). In this Policy "we", "us" and "our" means Barclays Bank PLC and "you" means the individual who is using the Site.

#### **How do we collect information about you?**

We collect personal and financial information which we obtain from you or from any third parties when you apply for a card or any other product or service or which you or they give us from time to time.

We will also collect information about you when you register to use the services provided on this Site or when you contact us. We may also collect information through the use of cookies.

Nielsen Net Ratings, an independent measurement and research company, gathers non-personal data regarding the visitors to our site on our behalf. They use cookies and code which are embedded in our site. These provide us with non-personal statistical information such as which web pages visitors look at, how long they stay on our site for, and other general information.

#### **How will we use the information we collect about you?**

We will store and process your information on the Barclays Group computers and in any other way. By "your information" we mean personal and financial information we (a) obtain from you or from third parties, such as credit reference agencies ( who may search the Electoral Register), fraud prevention agencies or other organisations when you apply for an account or any other product or service for which you or they give to us at any other time or (b) learn from the way you use and manage your account(s), from the transactions you make such as the date, amount, currency and the name and type of supplier (e.g. supermarket services, medical services, retail services) and from the payments which are made to your account.

#### **Customer Service**

We and other companies in the Barclays Group will use your information to manage your account(s), give you statements and provide our services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), and to develop and improve our services to you and other customers and protect our interests.



## Customer Information

We and other members of the Barclays Group will use your information to inform you by letter, telephone (including automated dialling, digital television and sending text messages), or computer about products and services (including those of others) which may be of interest to you.

We use credit reference agencies and fraud prevention agencies to:

- make enquiries when you ask for any lending products, or to assist us in managing your account, for example if we wish to consider changing your credit limit, or offering you other products, now or in the future.
- share information:
  1. about you and how you manage your accounts.
  2. if you give us false or inaccurate information or we suspect fraud.

Credit reference agencies keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. This also applies to fraud prevention agencies if you give us false or inaccurate information or we suspect fraud. The information may be used to make assessments for credit and to help make decisions on you and members of your household, on credit, motor, household, life, and other insurance facilities (including handling claims), for debt tracing and to prevent fraud and money laundering. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners where a financial ?association? has been created. Any enquiry we make at a credit reference agency may be assessed with reference to any ?associated? records.

We may give information about you and how you manage your account to the following:

- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
- Anyone to whom we transfer or may transfer our rights and duties under this agreement.

We may also give out information about you if we have a duty to do so or if the law allows us to do so. Otherwise we will keep information about you confidential.

## Service Provides and Agents

If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held in India and to use your information only for the purpose of providing the service to us.



## **If you do not want us to contact you for marketing purposes**

If you do not want us to call or SMS you for marketing purposes, you can join our Do Not Call Registry (DNCR) by calling Customer Services anytime on 6000 4444 or 1800 233 7878 (toll free for MTNL & BSNL users) or writing to us at Barclaycard, P.O.Box 11567, Nariman Point, Mumbai - 400021 including your telephone number(s).

## **Will we share your information with anyone else?**

We may need to pass on your information to people who provide a service to us (although we only do this on the understanding that they keep your information confidential), and anyone to whom we may transfer our rights and duties. We may also disclose your information if we have a duty to do so or if the law allows us to.

If we transfer your information to a service provider in another country, we will make sure that the service provider agrees to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purpose of providing the service to us.

## **How long will we keep your personal information on file?**

We will not keep your information for longer than is necessary and will take steps to ensure that it is kept up to date. You can do this by writing to us at Barclaycard, P.O. Box 11567, Nariman Point, Mumbai - 400021.

## **Security**

Please remember that Internet communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for unauthorised access by a third party or the corruption of data sent to us.

## **Customer feedback and complaints**

If you have any questions or comments about privacy issues, or have a complaint about how we are using your personal data, please contact one of the Barclaycard customer service numbers quoted on this site.



## Cookies

### What are Cookies?

Cookies are harmless text files that web servers can store on your computer's hard drive when you visit a site. They allow the server to recognise you when you revisit. There are two main types:

- **Transient (or per-session) cookies** - these only exist for your site visit and are deleted on exit. They recognise you as you move between pages, for example, recording items added to an online shopping basket. These cookies also help maintain security.
- **Persistent (or permanent) cookies** - these stay on your machine until expiry or deletion. Many are built with automatic deletion dates to help ensure your hard drive doesn't get overloaded. These cookies often store and re-enter your log-in information, so you don't need to remember membership details.

We use both types of cookies.

Additionally, cookies can be first or third party cookies. First party cookies are owned & created by the website you're viewing. Third party cookies are owned & created by an independent company, usually a company providing a service to the website owners.

### What we use cookies for

Internet cookies are common and do not harm your system ? they just store or gather site information. They help you do things online, like remembering logon details so you don't have to re-enter them when revisiting a site. We use cookies to:

1. Gather customer journey information across our sites
2. Ensure your privacy in our secure sites
3. Store login details for our secure sites
4. Temporarily store details input into our calculators, tools, illustrations and demonstrations
5. Store details of your marketing, product and business unit preferences to improve our targeting and enhance your journey through our sites

We use our own (first party) cookies to support these activities.

We don't use cookies to track people's Internet usage after leaving our sites and we don't store personal information in them others could read and understand. We will not sell or distribute cookie information without your prior consent.



## Services requiring enabled cookies

Some of our services, including Barclays Online Banking, require cookies in your browser to view and use them and to protect your financial and personal information.

Please note that should you choose to set your browser to disable cookies, you may not be able to access secure areas of this website, for example any online accounts you may hold.

## Secure online services

Any secure online services you subscribe to with us may use cookies to enable information about you and your preferences to be stored and to prevent unauthorised access to your services and information. Cookies must usually be accepted in such circumstances - without them we cannot ensure your information is secure (and people rejecting cookies can't use the services).

By 'our/we/us/ours' we mean Barclays Bank Plc and its wholly and partly owned subsidiaries and any company in which it has an interest by way of shareholding or any company in a group of companies to which it may belong ('our group?'). By 'our sites' we mean any internet website operated by Barclays Bank Plc and any company in our group.

### Customer Service

Need to get in touch with us?  
Call us anytime on:

Delhi/NCR 0124-6752222

Mumbai/Pune/Nasik 022-67242222

Rest of India 60004444

Toll free number for  
MTNL/BSNL customers 18002337878

Mail us on: [service@barclays.com](mailto:service@barclays.com)





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