

What we use your personal data for	Our reasons
Create and manage your account with us	To perform our contract with you or to take steps at your request before entering into a contract
Providing access to and use of our services	To perform our contract with you or to take steps at your request before entering into a contract
Conducting checks to identify you and verify your identity or to help prevent and detect fraud against you or us	To comply with our legal and regulatory obligations and for our legitimate interests, i.e. to minimise fraud that could be damaging for you and/or us
To enforce legal rights or defend or undertake legal proceedings	<p>Depending on the circumstances:</p> <ul style="list-style-type: none"> <li>—to comply with our legal and regulatory obligations</li> <li>—in other cases, for our legitimate interests or those of a third party, ie to protect our business, interests and rights or those of others</li> </ul>
Customise our website and mobile app and its content to your particular preferences based on a record of your selected preferences or on your use of our website and mobile app	<p>Depending on the circumstances:</p> <ul style="list-style-type: none"> <li>—your consent as gathered by the separate cookies tool on our website and mobile app — see <b>‘Cookies and other tracking technologies’</b> below</li> <li>—where we are not required to obtain your consent and do not do so, for our legitimate interests or those of a third party, i.e. to be as efficient as we can so we can deliver the best service to you</li> </ul>
Retaining and evaluating information on your recent visits to our website and mobile app and how you move around different sections of our website and mobile app for analytics purposes. This helps us to understand how people use our website and mobile app so that we can make it more intuitive or to check our website and mobile app is working as intended	<p>Depending on the circumstances:</p> <ul style="list-style-type: none"> <li>—your consent as gathered by the separate cookies tool on our website and mobile app — see <b>‘Cookies and other tracking technologies’</b> below</li> <li>—where we are not required to obtain your consent and do not do so, for our legitimate interests or those of a third party, i.e. to be as efficient as we can so we can deliver the best service to you</li> </ul>
Communications with you not related to marketing, including about changes to our terms	Depending on the circumstances:

<p>or policies or changes to the services or other important notices</p>	<p>—to comply with our legal and regulatory obligations</p> <p>—in other cases, for our legitimate interests or those of a third party, i.e. to be as efficient as we can so we can deliver the best service to you</p>
<p>Protecting the security of systems and data</p>	<p>To comply with our legal and regulatory obligations</p> <p>We may also use your personal data to ensure the security of systems and data to a standard that goes beyond our legal obligations, and in those cases our reasons are for our legitimate interests or those of a third party, i.e. to protect systems and data and to prevent and detect criminal activity that could be damaging for you and/or us</p>
<p>Statistical analysis to help us manage our business, e.g. in relation to our user base or other efficiency measures</p>	<p>For our legitimate interests or those of a third party, i.e. to be as efficient as we can so we can deliver the best service to you</p>
<p>Updating and enhancing user records</p>	<p>Depending on the circumstances:</p> <p>—to perform our contract with you or to take steps at your request before entering into a contract</p> <p>—to comply with our legal and regulatory obligations</p> <p>—where neither of the above apply, for our legitimate interests or those of a third party, e.g. making sure that we can keep in touch with our users about our services</p>
<p>Disclosures and other activities necessary to comply with legal and regulatory obligations that apply to our business, e.g. to record and demonstrate evidence of your consents where relevant</p>	<p>To comply with our legal and regulatory obligations</p>
<p>Marketing our services to existing and former users</p>	<p>For our legitimate interests or those of a third party, i.e. to promote our business to existing and former users</p> <p>See '<b>Marketing</b>' below for further information</p>

<p>External audits and quality checks, e.g. for the audit of our accounts</p>	<p>For our legitimate interests or a those of a third party, i.e. so we can demonstrate we operate at the highest standards</p>
<p>To share your personal data with members of our group and third parties in connection with a significant corporate transaction or restructuring, including a merger, acquisition, asset sale, initial public offering or in the event of our insolvency</p> <p>In such cases information will be anonymised where possible and only shared where necessary</p>	<p>Depending on the circumstances:</p> <ul style="list-style-type: none"> <li>—to comply with our legal and regulatory obligations</li> <li>—in other cases, for our legitimate interests or those of a third party, i.e. to protect, realise or grow the value in our business and assets</li> </ul>