**3.10 Marketing**

The customer must be given the opportunity to opt out of receiving marketing by the Bank, Group and third parties. This should be by way of an opt out/opt in section on an application form and included in the promotional messages sent by the Bank. In addition,

customers may be reminded regularly in line with the Banking Conduct Regime (PSR & BCOBs). In case of direct marketing by email, the employee must consider the UK ICO guidance, detailed at Guidance on direct marketing using electronic mail | ICO.