

About your information and data protection

Tesco Personal Finance is the data controller and is part of the Tesco Group. For more information about Tesco please visit [tesco.com](https://www.tesco.com). Your privacy is very important to us and we promise that we will do our best to protect your personal information and make sure that it is accurate and kept up to date. You can help us do this by letting us know if there are any changes to your information.

1. What sort of information do you hold about me?

This will be all the details we have about you, and your transactions. It will include any information we get from third parties.

2. What do you do with my information?

Your information is used to help us:

- assess financial and insurance risks
- recover debt
- prevent and detect crime
- understand our customers' needs and requirements
- develop and test products and services.

If you are a Clubcard customer we may access the information recorded through the use of your Clubcard to help us improve our service to you and to make our communications more relevant. We may also share your information with Clubcard in connection with the operation of your Clubcard account, for example to allocate points or discounts.

3. Who do you share my information with?

We won't share your personal information with anyone other than Tesco, except:

- where you have given us your permission:
- where we have to do so or are allowed to by law:
- with credit reference agencies or fraud prevention agencies:
- with companies that help us provide our service to you:
- where we may transfer our rights and obligations under our agreement with you.

4. Do you send my information to other countries?

We might do this, but only when we can be sure that your information will get an adequate level of protection. However, your information might be accessed by law enforcement agencies and other authorities to prevent and detect crime or to comply with other legal obligations.

5. What will happen if you change how my information is used?

We might do this from time to time. If we think you would not expect this change, we will write and tell you about it. If we don't hear from you within 60 days, you agree to the change.

6. Can I see the information that you hold about me?

Yes, if you would like a copy of the personal information that we hold about you please write to The Data Protection Officer, Tesco Bank, Broadway One, 199 Renfield Street, Glasgow G2 3AX. We charge £10 to do this.

7. Do you record calls?

Yes, we monitor and record calls to and from our customer service centre to improve our service and to prevent and detect fraud.

8. What about Fraud Prevention Agencies?

In order to prevent or detect fraud, the information provided in the application will be shared with Fraud Prevention Agencies. This information may be accessed and used by law enforcement agencies and might be used by us, and other organisations, to prevent fraud and money laundering when, for example:

- checking applications for credit and other facilities, and recovering debt;
- managing credit and other facilities;
- checking insurance applications and claims; or
- checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. If you want a copy of the information held about you by credit reference agencies and fraud prevention agencies, we can give you their contact details if you write to The Data Protection Officer, Tesco Bank, Broadway One, 199 Renfield Street, Glasgow G2 9FH. They might charge you a fee.

9. Will you send me marketing information?

We will only send you information about other Tesco products that we think you would like to hear about and offers from other carefully chosen companies if you told us that you are happy for us to do this. You can change your mind at any time by contacting 0345 678 5678.*

10. Cookies and security tokens

If you use our Online Banking service, we'll use a small file (security token) which is similar to a cookie to identify your regular computers. This is a method of identifying trusted devices on the internet and we'll never use the security token to track your usage on the internet. The security token will only be used when you login to Online Banking.

Cookies are small text files placed on your computer and are commonly used on the internet.

We use two types of cookie:

- Session cookies – these are temporary and are deleted as soon as you close your browser; and
- Persistent cookies – these are stored on your computer until they expire or you remove them.

We do not use cookies to track your use of the internet after you leave our site, nor do we store any personal information in them that others could read and understand.

More information about cookies can be found in the Privacy section of our website.

*Calls may be recorded. This number may be included as part of any inclusive call minutes provided by your phone operator.