



# Clubcard Pay+ Terms and Conditions.

Everything you need to know

**TESCO** Clubcard Pay+  
Powered by Tesco Bank

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Your agreement for Clubcard Pay+ is made up of the following:

1. These **Clubcard Pay+ terms and conditions**, which explain how your Clubcard Pay+ and Round Up accounts operate.
2. The **Round Up Summary Box** which outlines the interest rates which will operate on your Round Up account.

## About Clubcard Pay+

### What is Clubcard Pay+?

Clubcard Pay+ is provided by Tesco Bank and is made up of your Clubcard Pay+ account and your Round Up account. Both accounts are managed using the Tesco Bank Mobile Banking App (“Mobile App”). When we refer to “Clubcard Pay+” in this document we mean both your Clubcard Pay+ account and your Round Up account. Clubcard Pay+ is available for personal (non-business) use only.

### What is my Clubcard Pay+ account?

Your Clubcard Pay+ account is a personal bank account for making everyday payments and withdrawing cash. It comes with a debit card with contactless functionality. There is no overdraft facility provided with Clubcard Pay+.

### What is my Round Up account and how does it work?

Your Round Up account is a savings account provided with your Clubcard Pay+ account.

When you make a payment using your Clubcard Pay+ debit card, your payment will be automatically rounded up to the nearest £1; this is known as a “round up”. This round up amount (the difference between your actual spend and the nearest UK pound) is transferred immediately from your Clubcard Pay+ account to your Round Up account following each debit card transaction.

For example, if you use your Clubcard Pay+ debit card to pay for £3.50 worth of shopping, £4.00 will be debited from your Clubcard Pay+ account in total. £0.50 will be transferred into your Round Up account, and this will show as a separate transaction.

There are some instances where round up transactions won't occur, such as;

- If a merchant doesn't ask us to authorise your payment before they take it;
- If there are insufficient funds in your account to cover the round up transaction;
- Recurring transaction, such as subscriptions payments you make to services such as Netflix, gym memberships, magazine subscriptions, and where you have agreed for things like your car insurance to 'auto-renew'.

Your Round Up account doesn't come with a debit card and you can't use your Clubcard Pay+ debit card to make payments from it.

### Can I have a Clubcard Pay+ account without a Round Up account?

Clubcard Pay+ comes with both accounts opened as standard, so you can't have one without the other. However, you can turn off the round up feature at any time in your Mobile App.

## Your right to cancel

If you change your mind and no longer wish to open this account, you can cancel it within 14 days of receiving your Clubcard Pay+ debit card.

You can also close Clubcard Pay+ anytime by contacting us on **0345 835 6295\***. If the balance on your account is below zero, you'll need to bring your balance to zero before we can cancel or close your account.

## Your Clubcard Pay+ debit card

### How will I receive and activate my card?

You will receive your Personal Identification Number (known as a "PIN") and debit card in the post, and you can activate your debit card using our Mobile App.

### Are there any restrictions on using my card?

You can use your card in all the normal places where debit cards are accepted. When you use this card to make a payment the seller may attempt to check you have enough money in your Clubcard Pay+ account. If this check can't happen, the transaction could be declined.

## Keeping in touch

### How will you contact me and send me communications about Clubcard Pay+?

Clubcard Pay+ is a mobile banking product and where possible we'll contact you electronically by text, email or push notification using the contact details you give us, or by in-app messaging. On occasion we may contact you by post or telephone.

Most account communications (including statements) will be sent to your document store in our Mobile App, so you should check your document store regularly. We'll let you know (by text or email) when a document is available for viewing.

Please tell us if your name or contact details change. If you don't, we'll continue to use the details you last gave us, and we won't be responsible if we can't contact you or if we send confidential information using out-of-date contact details. For your security, we may block access to your account and your card if we're unable to contact you.

### What do I do if I have a query about Clubcard Pay+?

You'll find useful information about Clubcard Pay+ in the Mobile App. Alternatively, you can contact us using the details found in the 'Contact Us' section at the end of this document.

You'll need your Tesco Bank security details to speak to us by phone – these are the details known only to you that you set up when you opened Clubcard Pay+. The first time you call us we'll also ask you to set up some additional security questions. We'll need to verify your identity by asking for information known only to you, and by requesting some of the characters/digits of certain passwords, passcodes or security numbers. We will never ask you for your full PIN, password, or Mobile App passcode.

## Will I receive statements?

You'll receive 2 separate monthly statements every month, one for your Clubcard Pay+ account and the other for your Round Up account. If there hasn't been any activity on your Round Up account during that month (excluding credit interest), you won't receive a statement.

You'll receive an annual statement for your Round Up account once a year in April.

## Topping up Clubcard Pay+

Type of Payment	How do I do it?	When will I see the money in my account?	Are there limits on how much money I can receive?	When will interest be earned?
<b>Into my Clubcard Pay+ Account</b>				
Using the <b>Pay by Bank</b> service in the Mobile App, to instruct a bank transfer from an account held with another UK bank in your name	Select 'Top Up' in the Mobile App and follow the instructions. Separate terms and conditions apply	As soon as we receive it	£10,000 per transaction	Not Applicable
<b>Bank transfer</b> from an account held with another UK bank (e.g. Faster Payments and Standing Orders)	You'll need to arrange this with the other bank and you'll need your Clubcard Pay+ account sort code and account number to do it	As soon as we receive it	No, but this will be subject to the issuing Bank's payment limits	Not Applicable
<b>Bank transfer</b> from a Tesco Bank account held in someone else's name (e.g. Faster Payments and Standing Orders)	You'll need to arrange this with the other person and you'll need your Clubcard Pay+ account sort code and account number to do it	As soon as we receive it	£100,000 per transaction	Not Applicable
<b>Internal bank transfer</b> from another Tesco Bank account in your name (including your Round Up account)	You can send money from another account you have with Tesco Bank using our Mobile App	Immediately after you ask us to make the transfer	£100,000 per transaction.  There is no limit to the number of transactions you can make per day, up to your available balance	Not Applicable

### Into my Round Up account

<b>Automatic round up</b> facility from your Clubcard Pay+ account	This will happen automatically after each payment you make with your Clubcard Pay+ debit card	Immediately	Not Applicable	From the day we receive your money
<b>Bank transfer</b> from an account held with another UK bank (e.g. Faster Payments and Standing Orders)	You'll need to arrange this with the other bank and you'll need your Round Up account sort code and account number to do it	As soon as we receive it	No, but this will be subject to the issuing bank's payment limits	From the day we receive your money
<b>Bank transfer</b> from a Tesco Bank account held in someone else's name (e.g. Faster Payments and Standing Orders)	You'll need to arrange this with the other person and you'll need your Round Up account sort code and account number to do it	As soon as we receive it	£100,000 per transaction	From the day we receive your money
<b>Internal bank transfer</b> from another Tesco Bank account in your name (including your Clubcard Pay+ account)	You can send money from another account you have with Tesco Bank using our Mobile App	Immediately after you ask us to make the transfer	£100,000 per transaction. There is no limit on the number of transactions you can make per day, up to your available balance	From the day we receive your money

Clubcard Pay+ is not intended to be used for receiving direct payment of wages, salary, benefits or pension payments from your employer, benefits or pension provider.

Clubcard Pay+ does not accept international payments, including payments made from non-UK bank accounts or payments made in currencies other than UK pounds. International payments will be returned to the account they were sent from and there may be a charge applied by the intermediary bank involved in returning the payment.

# Making a payment from Clubcard Pay+

You can give us instructions and consent to a payment in the following ways:

Type of Payment	Are there limits on how much money I can send?	When can I send money?	When will your money usually appear in the other account?
<b>Payments made using your Clubcard Pay+ debit card</b>			
Withdrawing UK pounds or foreign currency at a <b>cash machine</b> inside or outside the UK (using your Clubcard Pay+ debit card)	£400 per card within a 24-hour period (subject to any cash machine limit). Some cash machines may charge you to withdraw money. Charity transactions and top-up payments also count towards this limit	Any time	Not Applicable
<b>Cashback</b> using your Clubcard Pay+ debit card	Up to the retailer limit or £100 per day, whichever is lower	Any time	Not Applicable
Making a <b>debit card payment</b> in UK pounds or a foreign currency (including digital card payments) in person, online or on the phone.	Up to your available balance When using a digital card the limit may vary depending on the service used	Any time	Not Applicable
<b>Contactless payments</b>	There are limits to the amount you can pay using contactless; these are industry set limits and can change from time to time  On occasion you may be asked to insert your card and enter your PIN when trying to use contactless	Any time	Not Applicable
<b>Payments out of your Clubcard Pay+ account</b>			
<b>Bank transfer</b> to a Tesco Bank current account or savings account in your name	£100,000 per transaction. There is no limit on the number of transactions you can make per day, up to your available balance	Any time	Immediately

<b>Bank transfer to another UK bank account by Faster payment**</b>	£10,000 transfer limit per day when using our Mobile App or a TPP*. Please note, there is a further limit of £20,000 per day across these 2 payment options combined.  If you want to send more than £20,000 please contact us	Any time  We'll process most transactions as soon as we receive them. This may take slightly longer at the weekend	Usually within 2 hours, but it can take up to 48 hours in some instances
<b>Payments out of your Round Up account</b>			
<b>Bank transfer to your Clubcard Pay+ account, or another Tesco Bank current account or savings account in your name</b>	£100,000 per transaction when using the Mobile App.  £10,000 transfer limit per day when using a TPP*.  There is no limit on the number of transactions you can make per day, up to your available balance	You can send money at any time of the day	Immediately

\*An authorised Third Party Provider (TPP) is a UK firm authorised by the FCA, or a firm located within the EU that has obtained temporary permission from the FCA to carry out services for you using your accounts with your consent.

\*\*You can't send money to non-UK bank accounts, or accounts in currencies that are not UK pounds.

- We will take steps to check that your instructions are clear and complete and are made by you. You may be required to authorise or verify your transaction (for example by entering your PIN for debit card payments made in person or by providing the 3 digits on the back of your card when making a payment online or on the telephone). You must follow the steps and provide all the relevant information needed for the type of transaction you are making.
- As your Clubcard Pay+ account and Round Up account are 2 separate accounts, your available balance for your Clubcard Pay+ account (or Round Up account) only takes into consideration the funds you have in that account – it does not take account of the balance of your Round Up account (or Clubcard Pay+ account).
- The table above shows the limits we allow for each transaction, but these are subject to you having funds available in your Clubcard Pay+ account and / or your Round Up account to cover the requested payment. You need to have enough money in your account to make payments, otherwise we may refuse the payment.
- There are some instances where your account balance may go below zero. This can happen, for example, when a retailer accepts a debit card payment from you without checking with us first to see if you have enough money in your Clubcard Pay+ account to cover the transaction. It can also happen when spending abroad, as you incur fees on your transactions which can take your account balance below zero if there is not enough money in your account to cover them.
- If you are signed up to receive alerts, we will notify you within 24 hours via SMS and you must top-up your Clubcard Pay+ account to zero immediately. If you do not bring your Clubcard Pay+ account balance to zero, we may take money from your Round Up account to bring the Clubcard Pay+ balance to zero (see the section “Using my money to pay back other Tesco Bank accounts”) or take steps to close your Clubcard Pay+ and Round Up accounts.
- If you would like to transfer money out of your Round Up account to another UK bank account held in your name with another UK bank, you will need to contact us. You'll need to tell us the account number and sort code of the account. In certain circumstances documentation or additional checks may be required to confirm the account is in your own name.



## How long will it take my money to leave my Clubcard Pay+ account and Round Up account?

The timescales are set out in the table above. We may need to undertake extra checks before we make your payment, which may delay it leaving your account. We may contact you directly to confirm your payment.

## What details will I need to make a payment out of my Clubcard Pay+ account?

For most payments out of your account, you'll need to tell us the recipient's name, and the account number and sort code of the account you want to send the money to. We'll use the account number and sort code to make the payment, so please make sure the details you give us are correct otherwise the money is not likely to reach the person you want to pay.

## If I use my debit card to make a payment, or withdraw cash, in a foreign currency outside the UK what will I pay?

We'll convert the amount of the transaction into UK pounds on the day it is processed by Visa, which may be after the day you make the payment or withdraw the money. If you need to know the current exchange rate before you make the payment or withdraw cash you can view the current rates at [www.visaeurope.com/en/cardholders/exchange\\_rates.aspx](http://www.visaeurope.com/en/cardholders/exchange_rates.aspx)

For transactions within the European Economic Area (EEA), you can find detailed information to allow you to compare costs at [tescobank.com/foreigntransactions](http://tescobank.com/foreigntransactions)

The exchange rate we use is set by Visa plus a **2.75%** foreign exchange fee added by us. If you withdraw foreign currency (excluding Euro) from a cash machine outside the UK, we'll also charge you a **1%** cash withdrawal fee.

Your statement will show the amount of the transaction in the original currency, the exchange rate we use and the total amount in UK pounds.

## System outages

There may be times when our systems are unavailable. When this happens, payments from your account will be debited immediately but there may be a delay in them arriving at their destination.

Likewise, payments due into your account may be debited from the sender's account immediately, but there may be a delay in them crediting into your account.

## Round Up account interest

### Will I earn interest on my Round Up account?

If you have money in your Round Up account, we'll pay you interest on it at a standard variable rate (this is our "Standard Interest Rate"). Confirmation of the Standard Interest Rate is included within your Round Up Summary Box. You can check the applicable interest rate at any time in our Mobile App.

### What do I need to know about Bonus Interest?

Bonus Interest may be applicable to your Round Up account.

If we do offer to pay Bonus Interest on your Round Up account, we will tell you in advance about the terms applicable to that Bonus Interest, including the applicable rate, how this will be

calculated and the length of time for which the Bonus Interest will apply (also known as the bonus period) and any specific conditions for the payment of Bonus Interest. We will write to you in advance to let you know when your current bonus period is coming to an end. Our bonus rates are fixed and we won't vary them during a bonus period, but please remember that the Standard Interest Rate is variable and may change from time to time, which means that the overall interest you receive during a bonus period may change.

## Will Tesco Bank deduct tax from the interest paid to me?

We won't deduct tax from the interest you have earned, unless we are required to do so by law.

Please note that you may be liable to pay tax on the interest you have earned. Please contact Her Majesty's Revenue and Customs (HMRC) if you need more information on tax or tax exemptions.

## How is interest calculated?

Interest will be earned at a daily rate. We will calculate your interest on the money in your Round Up account at the end of each day.

Every year we will add up the interest earned from each day over the year and then apply this to your Round Up account annually.

If Bonus Interest applies to your Round Up account, we will let you know in advance how this will be calculated.

## When will you pay me interest?

Interest earned throughout each year will be paid on the last day of March. If Bonus Interest applies to your Round Up account, we will apply this at the end of a bonus period.

## Can you change the interest rates?

Your Round Up account is a variable interest rate account – we may change the Standard Interest Rate which applies to your account at any time. If we are going to reduce the Standard Interest Rate we will always contact you and give you at least 2 months' notice.

We may reduce the Standard Interest Rate where there is a change (or where we reasonably expect a change) in:

- the costs we incur in providing services to our customers;
- the Bank of England base rate;
- market conditions which affect interest rates;
- law, regulatory or industry code requirements.

These are just examples and we may reduce the Standard Interest Rate for other reasons.

If we increase the Standard Interest Rate, the new rate can be viewed at any time in the Mobile App, and we may also contact you to let you know.

Bonus Interest rates are always fixed and we won't vary them during a bonus period.

# Changing our agreement with you

## Can you change our agreement?

We can change any part of our agreement with you and we can change existing interest and charges, and introduce new interest and charges. We'll always act reasonably when we do this.

Our agreement with you may be changed for any of the following reasons:

- we reasonably believe that the change would make our agreement easier to understand or fairer to you;
- we're making changes to the way we look after your account as a result of changes in the banking or financial system, or as a result of changes in law, the decision of an Ombudsman or any other regulatory requirement (or where we reasonably expect that there will be a change of this type; if the expected change is not made we'll change the agreement back);
- we're making changes as a result of changes in industry codes or agreements, technology or the systems we use to run our banking business, or to reflect good banking practice but we'll only do this if the changes are as favourable or more favourable to you;
- to respond proportionately to changes in the costs we reasonably incur in providing your account (including funding costs);
- to respond proportionately to a change in the Bank of England base rate or any other publicly listed market rate;
- to introduce new services to the account.

## Can you change our agreement for other reasons?

We can change any part of our agreement with you for any reason not stated in our agreement (we will tell you the reason at the time), provided that we give you at least 2 months' notice, during which you are free to close your Clubcard Pay+ and Round Up accounts without charge (provided that your account balances are zero or above).

## When will you tell me about changes to Clubcard Pay+?

Whenever we make changes to our agreement with you, we'll always tell you at least 2 months in advance of the change. We will notify you of any changes to our agreement with you by email.

In exceptional circumstances, it may not be possible to give you 2 months' notice where changes are required as a result of a change in the law. If this happens, we'll always give you as much notice as possible before the changes take effect.

If you don't want to accept the change and want to end this agreement and close your Clubcard Pay+ and Round Up accounts, you must tell us before the change takes effect. We won't charge you for closing Clubcard Pay+. If your Clubcard Pay+ is unable to be closed before the change takes effect, for example your balance is below zero, you will be deemed to have accepted the change.

# Keeping your accounts safe

## What do I need to do to help keep my accounts secure?

You must:

- keep all your Tesco Bank security details secret (this includes your debit card PIN, mobile, online and telephone banking details) and take reasonable precautions to prevent them becoming known to another person;
- sign your debit card as soon as you receive it;
- keep your debit card secure at all times and don't allow anyone else to use it;

- if you're using a digital card, you will need to ensure that you keep the device and security details for the device safe and do not allow anyone else to use them. If your device stores biometrics (such as fingerprints or face recognition) for the purpose of accessing your account, authorising transactions or doing anything else on your account, then you should not store anyone else's biometrics on your device. If you dispose of a device on which a digital card is held, you must delete the card first;
- take reasonable steps to confirm the authenticity of a payment request (including the identity of the person or organisation requesting it) and take note of any warnings provided by Tesco Bank before making a payment.

You must not:

- write down or record your Tesco Bank security details in a way which could be understood by someone else;
- disclose or give your Tesco Bank security details, debit card or PIN to anyone, even if they say they are from Tesco Bank, the police or other organisations;
- give anyone else access to your account even if they say they are from Tesco Bank, the police or other organisations.

## What if someone asks me for my security details or to make a payment?

You should be aware that there are scams designed to trick you into giving away information (such as account passwords) that can then be used to defraud you. This may be by email, phone call or text message pretending to be from Tesco Bank, or other organisations such as the police or utility companies. They may try to trick you into going to a fake website, to update your password for example, or they may ask you to make payments, or share authentication codes. Please don't respond to any emails that appear to be from Tesco Bank asking for your security details or linking you to a web page asking you to login. If you think you've received a fraudulent email, please forward it to [phishing@tescobank.com](mailto:phishing@tescobank.com).

If you don't keep your account secure or follow our guidance, you may be liable for fraudulent transactions that occur on your account. Visit [tescobank.com/security](https://www.tescobank.com/security) to find more information about staying safe online.

## What if I lose my debit card or a device containing a digital card, think someone knows my security details, or they have been compromised or stolen?

You must change your details straight away by contacting us immediately on **0345 835 6295\***. We use your Tesco Bank security details to identify you, so it's important that you keep them up to date.

If we suspect fraud or a security threat on your account, we will let you know by text, phone, email or letter. We will never contact you asking for confidential or personal information. If we contact you by phone we will ask you the questions required to verify your identity, as set out in the "Keeping in touch" section above.

# Refunds

## What if the amount taken from my Clubcard Pay+ account is more than I expected after I use my debit card to pay for something?

You can ask us for a refund where:

- you didn't know the exact amount at the time you authorised the transaction;
- the actual amount was more than you could reasonably have expected to pay;
- the transaction was with a retailer in the UK (or if the transaction is made in Euro, a retailer in the EEA);
- you tell us within 8 weeks of the payment being made.

We may ask you for additional information where we think it's reasonably necessary to decide if you're entitled to a refund. We'll refund you, or tell you why we can't refund you, within 10 business days of receiving your request, or of receiving any additional information we ask for.

## What should I do if I didn't authorise a transaction?

If you didn't authorise a transaction from your Clubcard Pay+ account or Round Up account, or if the transaction isn't carried out properly or never arrives, please contact us as soon as possible.

Provided you contact us within 13 months of the date of the transaction, we'll usually refund you immediately and, in any event, no later than the end of the following business day. We will pay any interest we would have paid on the amount that is refunded. If you contact us more than 13 months after the date of the payment, we'll need to investigate the transaction first and, depending on the circumstances, we may not be able to refund you.

We won't refund you within the above timescales, and may not refund you at all, if we have good reason to believe that you've acted fraudulently, were grossly negligent or were in breach of this agreement (for example, if you let someone know your Tesco Bank security details). Where this happens, we'll need to investigate the matter further and we'll do this as quickly as we can.

## What happens if it turns out that I wasn't entitled to a refund or a payment?

If we discover you weren't entitled to a refund, we may debit the amount of the transaction from your Clubcard Pay+ account and/or Round Up account. This will take effect from the original date the transaction was processed.

If you receive money into your Clubcard Pay+ account or Round Up account that you aren't entitled to (for example, someone has sent the money to you by mistake), we can debit it from your account without your consent. We'll always try to contact you first, but if we can't we'll let you know afterwards.

## What if I make a mistake with the transaction details?

If you've given us incorrect details, let us know. We'll do everything we can to help you although we can't guarantee we'll be able to recover your funds. Sometimes, there may be costs associated with recovering your funds, which you'll have to pay. We'll always tell you these costs in advance, and you can decide whether to proceed or not before incurring them.

## What happens if a payment goes wrong or doesn't happen?

If a delay or error occurred to the payment because you gave us incorrect details or made a mistake we will not be liable for any interest and charges incurred, but we will make immediate efforts to trace the payment and notify you of the outcome, free of charge.

## What happens if Tesco Bank make a mistake with my payment?

If we process a payment late or make an error, we'll refund the amount of any non-executed or defective payment without undue delay. We'll also refund any interest and charges you have incurred. Our liability is limited to the amount of such payment and any interest and charges you must pay directly as a result of such delay or error.

## What do I need to pay if someone else makes transactions with my Tesco Bank security details or fraud is committed on my account?

Your liability on transactions you didn't make	Liability before you call us	Liability after you call us
If your debit card, digital card (or device on which your digital card is held) or Tesco Bank security details are used to make a purchase of goods or services online, by mail order or by telephone without your permission	Nothing	Nothing
If your debit card, digital card (or device on which your digital card is held), PIN or Tesco Bank security details have been stolen <b>OR</b> If someone knows your PIN, Tesco Bank security details, or digital card (or device on which your digital card is held) security details, and neither of you have deliberately failed to comply with this agreement or acted with gross negligence	You'll pay a maximum of £35 if your Tesco Bank security details are misused before you tell us that they've been stolen or you failed to take all reasonable steps to keep your security details safe	You won't have to pay anything if any transactions are made after you call us
If you let someone use your debit card, digital card (or device on which your digital card is held), PIN or Tesco Bank security details, even if they use them in a way you told them not to <b>OR</b> If you act with gross negligence e.g. by not taking all reasonable steps to keep your debit card, digital card (or device on which your digital card is held), digital card security details, PIN or Tesco Bank security details safe	You'll be liable for all transactions	You won't have to pay anything if any transactions are made after you call us
Fraudulent transactions by you	You'll be liable for all transactions	You'll be liable for all transactions

## Stopping payments from Clubcard Pay+

### Can I cancel a transaction I've authorised?

You can't cancel a transaction (including card payments which are not recurring payments) you've asked us to make after we've received your request, unless it's for a payment on a future date. However, if you contact us we'll do what we can to try and recover the payment.

### Can I cancel future-dated payments?

You can cancel these at any time before 16:00 on the business day before the payment is due to be taken from your account as we can't cancel the payment once we've committed to making it. You can do this by contacting us on **0345 835 6295\***. You should also tell the person you are making the payment to.

### Can I cancel round up transactions?

Once the round up transaction takes place and the money is moved from your Clubcard Pay+ account to your Round Up account it can't be reversed. However, you can move the money back into your Clubcard Pay+ account at any time using our Mobile App. You can also turn off round up at any time using our Mobile App.

### How do I stop recurring payments on my debit card?

You'll need to let us know, but we also recommend that you speak to the merchant so they can update your details.

## Using my money to pay back other Tesco Bank accounts

If I owe Tesco Bank money on another account (for example a personal current account, personal loan or credit card) can Tesco Bank use money held in my Clubcard Pay+ account and Round Up account to repay this?

We can only use it to repay a debt in your sole name. If we do use any money you have with us in this way, we'll tell you at least 14 days before we do so and we'll do so only in accordance with any law, rule or code of practice that applies to us.

If my Clubcard Pay+ account balance is below zero, can you use the money held in my Round Up account to repay this?

Yes, but we'll tell you at least 14 days before we do so and we'll do so only in accordance with any law, rule or code of practice that applies to us.

# Restrictions to Clubcard Pay+

## When can you restrict my access to Clubcard Pay+, and/or refuse to carry out a transaction?

We may restrict or suspend access to your Clubcard Pay+ and Round Up accounts and/or refuse to carry out a transaction you have instructed, in order to protect your Clubcard Pay+ and Round Up accounts. **This could mean that you won't be able to access your Clubcard Pay+ and Round Up accounts, your Mobile App will be blocked, and/or you won't be able to use your debit card and/or PIN.** If we do this, we may ask you to return your card to us.

We'll only do this if we think it's necessary because:

- we believe your Tesco Bank security details, or the security of your Clubcard Pay+ and Round Up accounts, may have been compromised;
- you're unable to provide us with the correct security details;
- we have reasonable grounds to suspect fraud, misuse of your accounts or use of it for criminal purposes, or that you did not give the instruction, or you have informed us that your card has been lost or stolen;
- you don't have enough money in your account(s) to make the transaction;
- your Clubcard Pay+ account and/or your Round Up account balance is below zero;
- we're ordered to do so by a court, regulator or other enforcement authority;
- if a digital card might be compromised as a result of you using a service, or if that service is compromised, or unavailable or has been withdrawn;
- we believe the account(s) are no longer in use;
- we're informed that you have died.

## Will you tell me if you refuse to carry out a transaction?

Unless doing so would be against the law, we'll contact you as soon as possible after blocking access to your accounts or restricting your ability to make transactions. This can be by phone, text, email, or in writing.

We'll always tell you why we have put a restriction in place unless doing so is illegal or goes against reasonable security measures. You can contact us at any time to request that your accounts or access to them are no longer suspended or restricted, but we will only give you access again if we are happy that the reasons for stopping access no longer exist.

If a cash machine withdrawal or purchase using your card is declined we, or the retailer, will tell you the transaction has not been authorised and you can contact us to find out why.

If we refuse to make a payment on your behalf due to lack of funds, we'll always try to tell you.

# Closing Clubcard Pay+

**Closing Clubcard Pay+ means closing both your Clubcard Pay+ account and Round Up account.** If you ask us to close your Clubcard Pay+ account (or your Round Up account), we will also close your Round Up account (or Clubcard Pay+ account). You cannot have a Clubcard Pay+ account (or a Round Up account) without a Round Up account (or Clubcard Pay+ account).

## Can I close my Clubcard Pay+?

If you want to close your Clubcard Pay+ and Round Up accounts, please call us. If the balance on your account(s) is below zero, you'll need to bring your balance to zero before we can close your accounts.



If we are investigating unauthorised activity on your account(s), you won't be able to close your accounts until our investigation has been completed.

## Can you close my Clubcard Pay+?

We can close your account, and if we do, we'll usually give you 2 months' notice.

We may close your account immediately where:

- you're no longer eligible for an account;
- you become bankrupt or make arrangements with your creditors;
- we find out you made false or misleading statements when applying for your account;
- you fail our account opening anti-money laundering or other identity checks;
- you commit, or we have reasonable grounds to suspect you have committed fraud, misused your account or used it for criminal purposes;
- you act in a threatening or abusive manner to any member of our staff;
- you die;
- you, or anyone operating the account on your behalf, regularly or seriously break the terms of this agreement. We'll comply with any legal requirements where this happens.

We'll give you at least 1 month's notice to put right any breaches that you can fix.

## What will happen to interest on my Round Up account?

If any interest has accrued to your Round Up account, but has not yet been credited, this will be included within the funds returned to you upon closing your accounts.

## Power of attorney

### What is a power of attorney?

A power of attorney is a legal document that you can sign to allow someone else to run your account for you.

### If I become incapable of looking after my own affairs can an attorney operate my account for me?

This depends on the terms of the power of attorney. You should seek legal advice if you're unclear on whether the power of attorney will allow this.

### How do I set up a power of attorney on my account?

Just call us on **0345 835 6295\***.

### If I have granted someone a power of attorney, what can they do with my account?

All power of attorney are different and you should seek legal advice if you're unclear what the power of attorney allows them to do.

Depending on the exact wording of the power of attorney, there may be some things that an attorney cannot do. In some circumstance, we may not be able to accept the power of attorney. We'll always discuss this with you or the attorney.

## If I grant someone power of attorney on my account, what can they do on my account?

If the power of attorney permits it, the attorney can fully transact on the account. They'll receive a contactless debit card and Telephone Banking access. They will not have access to our Mobile App (or Online Banking) including access to the document store in the Mobile App. Additionally, the attorney will not receive any account communications, including text messages, emails or alerts. The attorney will be able to service the account and request paper statements via Telephone Banking. The attorney will not be able to operate some product features, such as the ability to turn Round Up on and off.

## Our liability to you

We will not be liable if we break this agreement due (directly or indirectly) to:

- abnormal and unforeseen circumstances outside our control, the consequences of which would have been unavoidable, despite our best efforts. This may include the failure of any machine, data processing system or transmission link or delays and failures due to industrial action;
- our obligations under UK law.

We will not be liable to you:

- for any loss of business, loss of goodwill, loss of opportunity or loss of profit in any circumstances;
- any loss to you we could not have reasonably anticipated when you gave us the instruction.

## Other information

- You can ask us for a copy of this agreement at any time.
- Nothing in this agreement will stop us from being liable if we act fraudulently, with gross negligence or we are at fault and the law does not permit us to limit or exclude liability.
- If your address is in Scotland, Scottish law applies to the contract between us and disputes between us will be referred to the Scottish courts. If your address is elsewhere, English law will apply and disputes will be referred to the English and Welsh courts.
- We will communicate with you in English.
- We may transfer our rights and duties under our agreement with you to another company in the future (this is sometimes called an assignation or assignment). We'll only do this if we reasonably believe they'll treat you to the same standard as we have.
- Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. 173199. Registered Office details: **2 South Gyle Crescent, Edinburgh EH12 9FQ.**
- Tesco Personal Finance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our registration number is 186022. You can check this on the Financial Services Register by visiting the website <https://register.fca.org.uk/>

You can contact the FCA by calling **0800 111 6768** (freephone) or **0300 500 8082** from the UK, or **+44 207 066 1000** from abroad. Alternatively you can email the FCA at [consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk) or write to them at:

**12 Endeavour Square  
London  
E20 1JN**

# How to make a complaint

If you wish to make a complaint, you can do so by calling us on **0345 835 6295\*** or by writing to us at:

**Tesco Bank**  
**PO Box 27010**  
**Glasgow**  
**G2 2DR**

If you make a complaint, we'll aim to resolve it as quickly as we can. If you're still not happy, you may be able to refer your complaint to the Financial Ombudsman Service. You can find out more about them by writing to **Exchange Tower, London E14 9SR** or by telephoning on **0800 023 4567**. Details are also available from their website, **financial-ombudsman.org.uk**

If you would like a copy of our complaint handling process, please call us on **0345 835 6295\***. It is also available on our website at **tescobank.com/help/complaints**

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations.

In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts, each account holder is treated as having a claim in respect of their share, so for a joint account held by 2 eligible depositors, the maximum amount that could be claimed would be twice the current FSCS limit for deposits. The FSCS limit relates to the combined amount in all the eligible depositors' accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please call us on **0345 835 6295\***, refer to the FSCS website **www.fscs.org.uk** or call the FSCS on **020 7741 4100** or **0800 678 1100**. Please note only compensation related queries should be directed to the FSCS.

## Contact us

### What do I do if I have a query?

You'll find useful information about your account at **tescobank.com** or on our Mobile App.

### Can I speak to you on the phone?

- You can speak to us about Clubcard Pay+ by calling Tesco Bank on **0345 835 6295\***.
- Lines are open from 8am – 9pm Monday to Friday, and 8am – 6pm Saturday and Sunday. Lines are open 24 hours for essential services, such as reporting a lost or stolen card, or if you need to contact a member of our Fraud team.
- Please note that for your protection, telephone calls will be recorded and monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.
- For customers who are hard of hearing or have speech difficulties, we can be contacted using our Textphone service on **0345 366 6471\*** or you can request TypeTalk on **18001 0345 835 6295**.

## How do I write to you?

You can write to us at:

**Tesco Bank**  
**PO Box 27010**  
**Glasgow**  
**G2 2DR**

**If you would like Braille, large print or audio format information about Clubcard Pay+, please contact us.**

\*All 0345 numbers shown in this document may be included as part of any inclusive call minutes provided by your phone operator.