

Privacy Notice

Please read this privacy notice carefully as it explains how we use your personal information.

In this privacy notice, “we”, “us” and “our” refers to Tesco Personal Finance plc, trading as Tesco Bank and part of the Tesco group and the insurers who underwrite your policy (as named in your current Schedule) and any holding companies, subsidiaries or linked companies of those insurers, unless otherwise stated. Each of us is responsible under the Data Protection Act for the data we process about you.

This privacy notice will apply to anyone covered under your policy or who you nominate to act on your behalf or who pays your premium. You must ensure that you have shown them this notice and have their permission before giving us their personal information.

What sort of information do we hold?

We collect and retain your information when you access our website, complete an application or request a quotation either directly from us or via a price comparison website or provide information to us either at quotation, renewal, during and after the term of the policy. You should let us know whenever your personal details change.

We may supplement and validate the information we hold about you with information from third parties such as, but not limited to, the wider Tesco group, credit reference agencies, Claims and Underwriting Exchange (CUE) and publicly available sources to perform checks, assess the accuracy of the information we hold about you and provide you with relevant offers. We will retain and use information relating to anyone insured under your policy or paying your premium.

We will also retain information you provide to us relating to anyone you nominate to act on your behalf to allow us to complete security questions before they can make any changes to your policy. We monitor and record calls to and from our customer service centres to improve our service and to prevent and detect fraud.

If you contact us electronically (eg by email or Internet), we may collect your electronic identifier such as your internet protocol address. When you visit our website, we collect information about your browsing habits using cookies. Further information is available in the privacy and cookie policy on our website www.tescobank.com.

How do we use the information provided?

At quotation, renewal and if you make any changes during the period of insurance, we will use the information you provide us relating to anyone insured under your car insurance policy, to:

- assess your financial and insurance risks;
- provide you with quotations and any additional terms of cover;
- maintain and update your policy;
- record and process claims;
- understand customers' needs and requirements;
- develop and test products and services;
- carry out research and analysis about our products and services;
- prevent and detect crime, including fraud.

Tesco Bank will also use any information provided to:

- recover debt; and
- provide you with tailored information and offers about products and services that may be of interest to you.

To validate the information you have provided, we may obtain information about you, all drivers named on your policy and anyone who may be paying your premiums, from third parties such as credit reference agencies (including publicly available data, previous searches and full electoral register), fraud prevention agencies and other databases. We may also check your, all drivers

named on your policy and anyone who may be paying your premiums credit status, identity and claims history from other sources including but not limited to the DVLA and the Claims and Underwriting Exchange (CUE). Under the conditions of your policy, you must tell us about any incident (such as an accident or theft), whether or not you think it is likely to give rise to a claim. When you tell us about an incident, we will pass information relating to that incident to these registers. The agencies will record our enquiries. A record of the credit search will be left on the credit file at the Credit Reference Agency. It may be visible to other lenders when they carry out future credit checks. This will not affect your credit rating.

We may also provide your (or any person included on the proposal) driving licence number (DLN) to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to and at any point during your insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about you by the DVLA please visit www.dvla.gov.uk.

The DLN may also be used to search your (or any person included on the proposal) no claims discount (NCD) details against a no claims discount database to obtain information in relation to your NCD entitlement. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark (VRM) and postcode.

A search of the DLN with the DVLA or against the NCD Database should not show a footprint against the driving licence. We may pass details of your no claims discount to certain organisations to be recorded on a NCD database. This will occur if information requires updating or correcting at any stage and also at the renewal stage of your policy and upon or after the cancellation of your policy prior to the expiry date.

How do we use data to prevent fraud?

When we process your request for insurance cover, assess the terms on which cover may be offered, maintain your policy or when you make a claim or tell us about an incident, we may share information which we hold and which has been supplied to us in connection with any application for insurance that you have made or any insurance policy which you have with us. This information may be shared with the Claims and Underwriting Exchange register (CUE) run by the Insurance Database Service Limited (IDS Ltd), and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help us check information that is given to us and to prevent or detect crime, including fraud.

We may search against your (or any person included on the proposal) driving licence number against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data.

We may also search your (or any person included on the proposal) NCD details against a No Claims Discount database to obtain information in relation to your NCD entitlement. Such searches may be carried out against your (or the relevant person included on the proposal) driving licence number, name, date of birth, Vehicle Registration Mark (VRM) and postcode. If you give inaccurate details or fraud is suspected or identified this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about you and others in your household on credit, insurance (including claims), debt tracing, and to prevent crime. If such companies suspect fraud, we will share your relevant personal information with them. We may research, collect and use data about you, any person covered by your policy, any person paying your premiums or any person nominated by you to manage your policy, from publicly available sources, including social media and networking sites for the purposes of fraud detection or prevention.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licensing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- iv. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), the insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can find out more about the MID at www.mib.org.uk and you can check that your correct registration number details are shown on the MID at www.askmid.com.

How do we use your Clubcard information?

Tesco Bank will use the name and contact details you have provided in your application to search for a Clubcard number linked to your household. Tesco Bank uses this Clubcard information (including shopping purchases) to generate a risk profile for your household, which is used to calculate the level of Clubcard discount Tesco Bank and its insurers may offer you. This risk profile may be shared with our select panel of insurers in order for any discount to be applied. Tesco Bank does not share transactional Clubcard data (including shopping purchases) with its insurers. The Clubcard discount is only ever used to improve the price of your premium.

Clubcard information is used in this way whenever you are given a quote, including at renewal and if you make any changes to your policy and when selecting offers which may be of interest to you. Tesco Bank may also use Clubcard information to confirm the details you have submitted to protect from identity theft, misrepresentation, fraud and to inform lending decisions. Clubcard information will only be used where it will have a positive impact.

Tesco Bank may access the information collected through the use of your Clubcard to help us improve our service to you and to make our communications more relevant.

Who do we share information with?

We will share your information:

- where we have to do so or where we're allowed to do so by law;
- with statutory bodies and regulatory authorities; or
- with third party agencies including but not limited to, credit reference agencies and fraud prevention agencies for the purposes explained in this notice;
- in other circumstances where we have your permission.

The insurer(s) shown on your Schedule may also share your information:

- with the Claims and Underwriting Exchange (CUE) for the purposes explained in this notice;
- with Tesco Bank to update your claims history;
- with other companies that help us to provide our services;
- with other insurers or reinsurers.

Tesco Bank may also share your information:

- with the insurers shown in your Schedule;
- if we need to do this to manage your policy with us (as set out previously)
- with its panel of insurers to enable them to return a quotation to you, when you complete an application, request a quotation and at renewal.
- with named drivers where they are your spouse or partner and anyone you nominate to act on your behalf;
- for aggregated market research purposes where you will not be identifiable;
- with other companies that help us to provide our services including companies that provide or may provide funding or services to us or help us recover debt;
- with other lenders or companies to whom we transfer or may transfer our rights and obligations under our agreement with you;
- with the wider Tesco Group in connection with the operation of your Clubcard account, for example to allocate points or discounts, or where you have agreed to receive marketing, but we don't share more information than we need to.

Do we process sensitive personal data?

We may occasionally use data which the Data Protection Act 1998 defines as "sensitive personal data" where necessary, for example where you tell us that you have medical condition which requires special treatment or where we have to use information relating to criminal convictions in connection with your insurance policy.

How will we contact you?

We may contact you by phone or post and, if you provide us with an email address or mobile phone number, we may send you emails or text messages about your application or policy. As texts and emails can be intercepted, we will keep confidential information to a minimum and you should never send us any confidential information via text or email.

Will we send you marketing information?

If you agree to receive marketing, we may use your information and data obtained from third parties such as credit reference agencies to provide you with tailored offers and quotations and to keep you informed of products and services that may be of interest to you by post, telephone, text and email. The agencies may record our enquiries. This will not affect your credit rating.

You can opt out of marketing during the quotation process or at any time by using the unsubscribe options when we contact you or by calling the customer services line shown on your policy documents and on our website.

We may provide you with tailored marketing information through other channels such as at tills when you shop in Tesco, but only where you are opted into receive marketing communications.

Will we send information provided to other countries?

We might do this, for example where our service provider has a data centre overseas, but only when we can be sure your information will be adequately protected. Your information may be accessed by law enforcement agencies and other authorities. They do this to prevent and detect crime, or to comply with other legal obligations.

How long will we keep information provided?

We keep your information for as long as we need to for the purposes as outlined in this notice. We will retain your information for these purposes after your policy has come to an end.

What will happen if we change how information is used?

If we think you would not expect this change, we will write and tell you about it. If you do not agree to that change in use, you must let us know as soon as possible.

Can you see the information we hold about you or find out more about how we use your information?

You are entitled to receive a copy of the information we hold about you. If you would like a copy of your information held by an insurer or service provider listed in your Schedule or if you would like to receive further details of the fraud prevention and other databases we access or contribute to, please contact the Data Protection Officer at the relevant address shown on your Schedule.

If you would like a copy of your information held by Tesco Bank, please contact the Data Protection Officer for Tesco Bank at the following address:

Freepost RSJB-RYLK-JKUX
Tesco Bank Data Protection Officer
P.O. Box 277
Newcastle Upon Tyne
NE12 2BU

In all cases please give your name, address and (if you have one) your insurance policy number. You may be charged an administrative fee of up to £10. Details will be provided at the date of request. We will respond within 40 days of receiving the request, fee and any details required to locate your information or verify your identity. If any of the details are incorrect, let us know and we'll amend them.