

## ABOUT OUR INSURANCE SERVICES

### Who we are

Tesco Personal Finance plc (trading as Tesco Bank) acts as a general insurance intermediary. Our scope of business includes arranging general insurance contracts. You won't receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products we will provide details on. You will then need to make your own choice about how to proceed.

For Tesco Bank Car Insurance we have chosen to deal with a number of carefully selected insurers. Please contact us if you want a list of who those insurers are. For the legal protection cover (Tesco Legal Guard) provided as part of Tesco Car Insurance, we deal exclusively with Ageas Insurance Limited who provides this cover.

We also offer products from RAC Motoring Services & RAC Insurance Limited for Tesco Bank Breakdown Cover, Tesco Underwriting Limited for Tesco Bank Upgraded Courtesy Car Cover and Tesco Bank Driver Injury Cover. Key Cover is underwritten by Ageas Insurance Limited; Key Cover claims are handled by Keycare Limited.

When collecting and refunding premiums, we do so on behalf of your insurer.

Tesco Bank Car Insurance meets the needs of an individual requiring insurance cover and associated services arising from the use of a motor vehicle which are based on the information supplied and the level of cover chosen.

### Ownership

Tesco Bank owns 49.9% of the capital and voting rights in Tesco Underwriting Limited.

### Our Fees

We charge fees for:

- Mid-term changes to your policy once it has started. We will charge an administration fee of £25.00
- Cancellation of your policy after the cooling off period and before it has expired. We will charge a cancellation fee of £40.00

### What to do if you have a complaint

If you ever need to complain, please contact us:

**In writing:** Freepost RSJB-RYLK-JKUX, Tesco Bank Complaints, P.O. Box 277, Newcastle Upon Tyne, NE12 2BU

**By phone:** 0345 673 0000. This number may be included as part of any inclusive call minutes provided by your phone operator.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100 or 0207 741 4100.

### Our Regulator

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Tesco Personal Finance plc, trading as Tesco Bank, 2 South Gyle Crescent, Edinburgh EH12 9FQ, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 186022.

You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768