

# Privacy Notice

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## Introduction

### **Your personal data: how we collect, use, and protect it (our 'Privacy Notice')**

It is very important to us that all our customers trust us to handle their personal information responsibly. We have written this document to explain clearly how we collect, use and protect your personal information. In particular, it explains things like:

- why we need your information for certain things
- how we share your information with others
- your rights under data protection laws

### **What the law says about handling personal data**

The personal data protection laws control how we use your personal data, for example, we must be transparent about how we collect and use your personal data. They also grant you rights, such as the right to access the personal data that we hold about you (see section 'Your rights').

### **Who we are referring to when we say 'we', 'us', and 'our' in this Privacy Notice**

In this Privacy Notice, 'we', 'us' and 'our' refer to Tesco Personal Finance plc, trading as Tesco Bank, part of the Tesco group ([www.tescopl.com/about-us/](http://www.tescopl.com/about-us/)) ("**Tesco Bank**"). In this Privacy Notice, it also refers to the "**Tesco Bank Providers**" who are:

- the insurers who may underwrite your Car Insurance policy: Tesco Underwriting Ltd, Sabre Insurance Company Ltd, Aviva Insurance Ltd, Axa UK plc and Zenith Insurance plc. (the "**Insurers**"); and
- the providers of optional extras which run alongside your Car insurance policy: Motor Legal Protection is provided by Arc Legal assistance and underwritten by AmTrust Europe Limited, Breakdown Cover is provided by RAC Motoring Services and underwritten by RAC Insurance Limited, Upgraded Courtesy Car is underwritten by Tesco Underwriting Limited, Driver Injury Cover is underwritten by Tesco Underwriting Limited, Key Cover is provided by Keycare Limited and underwritten by Ageas Insurance Limited (the "**Add-on Providers**").

In each case, "**Tesco Bank Providers**" includes any holding companies, subsidiaries or linked companies of the Insurers or the Add-on Providers.

For the purposes of the data protection laws, Tesco Bank and the Tesco Bank Providers are responsible for the personal data they process about you.

Tesco Bank will hold and use your personal data to:

- understand customers' needs and requirements
- provide products and services to customers, including administration of the policy
- maintain and update insurance policy information
- carry out research and analysis on our products and services
- help identify and prevent fraudulent activities

Tesco Bank Providers will use the personal data you give us to:

- process and underwrite your application
- decide if they can offer cover and on what terms
- administer your policy and handle any claims
- help identify and prevent fraudulent activities

### **Who this document applies to when we talk about 'you'**

This Privacy Notice applies to everyone covered under your policy. It also applies to anyone you have nominated to act on your behalf, and anyone who pays your premium. Please make sure that they have seen this notice, and that you have their permission before giving us any personal data about them.

## What sort of data do Tesco Bank and the Tesco Bank Providers hold about you?

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### What the law says about processing

The law requires us to tell you how we process your personal data. "Processing" is a legal term but means anything we do with your personal data, such as collecting, gathering, obtaining, administering, adapting, keeping and deleting your personal data.

### We collect and keep data about you

This includes the personal data you give via our website or over the phone when you request a quotation and throughout your time as a Tesco Bank customer (this includes personal data you may store in the 'save and retrieve' function before you submit a quote, and information you submit indirectly via price comparison websites). It also includes personal data you give us any time you write to us or contact us electronically.

### We keep data about your policies

This includes transactions and payments you make and receive.

### We may also gather other data about you

We may also obtain and combine data about you from other places, such as the wider Tesco Group, credit reference agencies, financial crime prevention agencies, the Claims and Underwriting Exchange, and publicly available resources, such as the electoral register and the internet.

We do this so we can make sure the personal data we hold about you is accurate, to perform checks, and make you offers.

### We will keep and use personal data about other people connected to your products

This includes anybody insured under your policy or paying your premiums.

We will also keep any personal data you give us about anyone nominated to act on your behalf (this is for the security questions they need to answer before they can change anything on your policy).

### More information about the times we collect personal data about you

**When you call us** we monitor and record calls to and from our customer service centres to improve our service and to prevent and detect fraud.

**When you contact us electronically** (e.g. by email or internet), we may collect an electronic identifier, such as your internet protocol address.

**When you visit our website** when you browse our website, we collect data about your browsing habits using cookies. For more information about how we use cookies, please see our cookies policy at [www.tescobank.com/help/privacy-and-cookies](http://www.tescobank.com/help/privacy-and-cookies)

### We will only ask for necessary personal data unless we tell you otherwise

We will ask for personal data that is essential for us to know so that we can provide our products or services to you. If we ask for personal data that is not essential, we will explain why and tell you the consequences if you do not provide us with the personal data.

## What about insured persons?

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### We keep data that you give to us about insured persons

We will keep and use personal data you provide to us about people that are covered by our insurance policies.

### **You must have permission to share someone else's personal data with us**

If you want to give us details about other people who are covered by insurance, you must make sure you have shared the relevant information from this notice with them. You must also make sure you have their permission before you:

- give us any personal data about them
- make decisions on their behalf about how we keep and use their personal data
- authorise us to use credit reference agencies to search, link to, or record information about them

## **How do Tesco Bank and the Tesco Bank Providers use your personal data?**

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### **Necessary uses – providing our products and services**

#### **We use your personal data to provide our services to you**

To provide our services to you we will need to use your personal data, and personal data relating to joint applicants, other insured persons, and anyone else whose personal data is connected with providing a particular product or service.

We will need to use this personal data at all stages of our relationship with you, including:

- when you request a quotation
- when you take out a product or service or require to use a service
- during the time we have a relationship with you
- and for a period of time afterwards

The way we use the personal data about you and others include:

- working out insurance risks
- verifying your identity and eligibility for products, and the identities of other insured persons
- assessing financial insurance risk (including insurance risk scoring)
- providing you with quotations and any additional terms of cover
- maintaining and updating your policy
- recording and processing claims
- awarding Clubcard points

#### **It is necessary that we are able to use your personal data in this way**

We can only provide our products or services if we can use your personal data in this way.

The law says we must ask for certain mandatory information, and make certain checks.

Also, if you want to apply for our products or services, you must provide us with mandatory information.

#### **We also use your personal data for other 'legitimate business interests'**

These are other uses allowed by law which are necessary to enable us to provide the products and services. These include:

- detecting and preventing fraud, other forms of financial crime, and other unlawful acts
- managing and operating our business
- improving our business (see below)

#### **We may use your personal data to improve our business**

The law allows us to use your personal data in reasonable ways to help us improve our business.

The ways we might use your personal data to improve our business are to:

- understand customers' needs and requirements
- develop and test products and services
- carry out research and analysis on our products and services

When we use your personal data to improve our business, we always make sure we keep the amount of data we collect and use to an absolute minimum.

## Will Tesco Bank send me marketing information?

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank.

### **We may use your personal data to tailor marketing to you**

We do this so we can tell you about things we think you would like to know about.

We may send marketing by post, telephone, text, email and other electronic means.

We may also provide tailored marketing to you in other places, such as at the tills when you shop at Tesco.

We will only ever send you information about things we think are relevant to you.

Some tailored marketing needs your agreement before we can send it to you; we will ensure we have this agreement.

## Learning more about you and tailoring things for you

### **Using your personal data to help us understand more about you**

We may look at your Clubcard data in different ways; to help us understand more about you and people like you. We call this 'profiling'. See the 'How Tesco Bank and Clubcard work together' section for more information.

When you take part in competitions, surveys or promotions we will collect and keep information such as your answers, feedback and contributions to questionnaires.

### **We may combine different sources of data we know about you**

We may have data about you from several different sources – for example, from your Tesco Bank account, your Tesco Clubcard, and your visits to Tesco Group websites.

The personal data we get from your account can include data about your transactions and how you manage your account.

The personal data we get from your Tesco Clubcard can include data about your shopping habits and the types of things you buy.

The personal data we get from your visits to Tesco Group websites may include data you have given us when requesting a quote, even if you didn't go on to take out a product with us.

### **We may sometimes get data from other external sources**

For example, we may get personal data about you from third parties about when policies are due for renewal. This will only occur where third parties have ensured that passing your personal data to us is permitted by the data protection laws.

### **We may combine data from different sources together to tailor marketing information for you**

We will only send you information about things we think are relevant to you.

### **We may also use your personal data to tailor online adverts to you**

We will sometimes use your personal data to tailor the adverts you see when you are online.

These might be on Tesco Group websites, social media sites, or other sites that sell advertising space.

Personalised adverts show the **AdChoices** logo: Click the logo to learn more about how online ads are made relevant to you.

Websites where you have an 'account' – such as Gmail or Facebook – will also have their own pages which explain their own information policies.

### **We may use personal data we know about you to offer you tailored products**

We may use personal data we know about you to offer you products we think you might like.

When we do this, we might use data about how you manage your account or policy, including your credit history. We might also combine this with data we know about you from your Tesco Clubcard.

Pre-approved offers are based on information we already know about you. When we make you a pre-approved offer, we do not do external credit checks.

We will only ever use your personal data in this way so that we can offer you better deals than you would get if we didn't use that information.

## Opting out

### **You can opt out of us using your personal data for marketing at any time**

We consider that our marketing and profiling activities can be to our mutual benefit as it helps us to ensure that we only tell you about products and services that we believe will be of interest to you. It is in our legitimate interests to ensure we carry out marketing in the most effective way, although we will always ensure that we carry out any direct marketing in line with your marketing preferences. Plus, there will always be an option for you to opt out or say no to us using your personal data for marketing during any application process for our products or services.

### **To opt out, just let us know in one of these ways**

**On emails:** by clicking 'opt out' or 'unsubscribe' (usually at the bottom of the email).

**By phone:** by calling the customer services line shown on your policy document and on our website.

## How Tesco Bank, Tesco Bank Providers and Clubcard work together

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### **We use Tesco Bank and Clubcard data together to bring you better offers**

Clubcard data includes your shopping habits and the types of purchases you or your household make.

We use Tesco Bank and Clubcard data together in different ways to tailor our communications and to try to bring you better terms, deals or offers than you would get if we didn't use the information.

### **We try and match you with Clubcards at your address**

We use data that you provide, such as your name and address, to find any Clubcard(s) that are linked to your address. That might be your Clubcard, the Clubcard of other family member(s), or the Clubcard of house or flat-mates.

We may use data about these Clubcard(s) to help us work out what offers we think you might like. When we do this, we will only ever use the Clubcard linked to your address which gives you the best terms, deals or offers.

### **We use your Clubcard data to help us work out whether we can offer you certain products, and what discounts, deals or offers we can make you**

We do this by looking at your Clubcard data in different ways to help us understand more about you (we call this 'profiling'). Profiling includes things such as how likely we think you are to pay back money we lend you, how often you use other Tesco products and services, and how you prefer to shop. Profiling helps us to create a number of 'Clubcard scores', which we can then use as one of the factors in our automated decision-making process.

Because Clubcard profiling allows us to tailor offers specifically for you, this means that different Clubcard customers may get different offers. However, Clubcard customers will always receive better offers than non Clubcard customers.

### **We may calculate a new 'Clubcard score' for you when your policy changes**

We may calculate a new 'Clubcard score' when we give you a quote, or offer you a renewal.

We do this so we can make you, as a Clubcard customer, better and/or more tailored offers.

### **How to get more details about how we monitor our automated decision-making**

You have rights relating to automated decision-making.

Information can be found at [www.tescobank.com/help/contact-us](http://www.tescobank.com/help/contact-us)

### **Ongoing use of your Clubcard data**

If you take a product or service from us, we will continue to use your Clubcard data to help us maintain our relationship with you.

## Who do Tesco Bank and the Tesco Bank Providers share your personal data with?

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### Why we share your personal data

In order to provide our products and services to you, it is necessary for us to share information with third parties. For some third parties we need to share your personal data because they provide a service which we do not provide (such as the Insurers or the Add-on Providers). For other third parties, we are required to share your personal data to prevent fraud and other forms of financial crime, to ensure that we are lending responsibly or to ensure that we are meeting our regulatory requirements.

### Tesco Bank will only share your personal data:

- where we have your permission
- where the law says we must
- where sharing the personal data meets the requirements of the data protection laws

Whenever we share data, we only share the amount necessary to achieve the objective of the sharing.

### Tesco Bank will only share your personal data with these people:

- with anyone you nominate to act on your behalf
- with the Tesco Bank Providers
- with regulatory bodies and authorities
- with credit reference agencies
- with fraud and other financial crime prevention agencies
- with our panel of insurers (at the quotation stage)
- with the insurers shown on your policy schedule
- with our service providers (including those who provide funding, administration, fraud and financial crime detection and professional services)
- with other lenders or companies, (if we are, or are considering, transferring the rights and obligations we have with you)
- with Tesco Group and Tesco stores, in connection with your Clubcard (for example, to allocate points or discounts, or where you have agreed to receive marketing)
- with other Tesco Group companies ([www.tescopl.com/about-us/](http://www.tescopl.com/about-us/))
- with our market research agency to contact you with relevant surveys

### The Tesco Bank Providers may also share your personal data:

- with the Claims and Underwriting Exchange (CUE) and other similar organisations
- with Tesco Bank so that they can make sure that the personal data they hold about you is accurate, to update your claims history and make you offers with other companies that help us to provide our services
- with other insurers or reinsurers for claim administration purposes

## How is information used to make decisions and prevent fraud and other forms of financial crime?

Our insurance products are offered in conjunction with the Tesco Bank Providers that we work closely with. When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### Ongoing exchange of information with credit reference agencies

We will continue to exchange data about you with credit reference agencies while you have a relationship with us. This includes telling the credit reference agencies about any debts you do not pay back on time. Credit reference agencies will share your personal data with other organisations.



### **For more information about credit reference agencies**

The three main credit reference agencies are Callcredit, Equifax and Experian.

To learn more about what they do, what information they hold, and what your rights are, go to: [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain), [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain), or [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

### **Fraud and financial crime prevention, credit reference agencies and industry data sharing**

Before we can provide you with insurance, we may need to get data about you, all drivers named on the policy, and anyone who is paying your premiums.

We may get this information from third parties such as credit reference agencies, fraud and financial crime prevention agencies, and other agencies that have been set up for that purpose.

The information they give us can include publicly available information, information from the electoral register, and other information they have derived from previous searches.

When we contact these agencies, they may make a record that we have asked for information. This will not affect your credit rating.

Times when we may need to get information include:

- to verify your identity
- to establish your right to UK residency
- to assess if a product is suitable for you
- to check what terms of cover we should offer
- to assess your creditworthiness
- to process claims
- to manage and maintain your policy
- when you renew
- to trace and recover debts
- to prevent criminal activity, such as fraud and other forms of financial crime

### **We may also check your personal data with other organisations**

We may also check you, all named drivers and anyone who is paying your premiums with other organisations such as:

- the DVLA
- the Claims and Underwriting Exchange (CUE), run by MIB Management Services Limited (MSL)
- the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI)
- we may also check with other similar organisations

### **We may share information we hold about you with others**

We may share information you have given to us so we can check it is correct, and to help detect and prevent crime, including fraud and money laundering. The times when we may do this are:

- when you apply for insurance (or a subsequent variation to cover)
- while maintaining your policy
- when renewing your policy
- when you make a claim

### **Agencies will keep a record of our enquiries**

A record of our search will be left on your file at the credit reference agency. This record may be visible to other lenders when they carry out checks in the future.

This will not affect your credit rating.

### **How to get more information about the Claims and Underwriting Exchange**

For more information about the Claims and Underwriting Exchange, go to [www.mib.org.uk](http://www.mib.org.uk)

## Fraud and financial crime prevention and data sharing

### **We might collect information from other publicly available sources, such as social media**

We and our panel insurers may research, collect and use data from publicly available sources. We do this to help detect and prevent fraud and other forms of financial crime. If you are not sure what information you have made available to the public on social media, we recommend that you visit the privacy settings on each of your social media accounts.

### **What happens if we suspect fraud or other forms of financial crime?**

If you give inaccurate details, we suspect fraud or other financial crime, or we suspect that you do not have the right to UK residency, we will share this information with other organisations. They may use this information when making decisions about you and others in your household. This may include decisions about whether to lend you money, offer you insurance, as well as other decisions about tracing debt and detecting crime.

### **You must tell us about any incident, whether or not you think it is likely to give rise to a claim**

It is a condition of your policy that you tell us about any incidents.

When you tell us about an incident, we will pass this information on to the registers mentioned above.

### **Fraud and financial crime prevention agencies**

We provide this information because it is essential for us to verify your identity and to prevent fraud and other forms of financial crime. The law and regulations say we must do this to protect our business, consumers and the industry.

These checks are a contractual requirement of our products and services. That means if you want to take out one of our products or services, you must agree to them.

To make these checks, we will use both data you have given us, and data we get from third parties. Types of information we typically use for fraud prevention are:

- name, address, date of birth;
- nationality
- contact details
- financial information
- employment details
- data we know about your digital devices (for example, your IP address)
- vehicle details
- claims history

### **We might allow law enforcement agencies to access your personal data**

We, and fraud and financial crime prevention agencies, may also allow law enforcement agencies to access and use the personal data we know about you. They do this where they believe that it is absolutely necessary to detect, investigate and prevent crime.

### **How long do fraud and financial crime prevention agencies hold your personal data?**

Fraud and financial crime prevention agencies hold personal data for different periods of time.

If they think that someone poses a fraud or other financial crime risk, they can hold that personal data for up to six years.

### **What happens if we suspect fraud other forms of financial crime, you give inaccurate information or do not have the right to UK residency?**

If we, or a fraud or financial crime prevention agency, think that you pose a fraud or other financial crime risk, or if we think you have given inaccurate information, or do not have the right to UK residency, we may:

- refuse to provide the services you have applied for
- stop providing existing services to you

### **We will keep a record of any fraud or other financial crime risk**

Both we and fraud and financial crime prevention agencies will keep a record of any fraud or other financial crime risk.

This may result in others refusing to provide services, financing or employment to you.

If you have any questions about this, contact us. Information can be found at

[www.tescobank.com/security](http://www.tescobank.com/security)

### **Fraud and financial crime prevention and automated decision-making**

We may use computers to automatically run fraud and other financial crime checks without involving a person in running those checks. This is known as ‘automated decision-making’.

These automated checks look for unusual activity, which helps us to decide:

- whether someone might pose a fraud or money-laundering risk
- whether someone has the right to UK residency
- whether their behaviour is consistent with or similar to known fraud or other financial crime methodologies
- is inconsistent with information we already have about them
- if we think they are hiding their true identity

### **For more information about automated decision-making**

You have rights relating to automated decision-making.

Information can be found at [www.tescobank.com/help/contact-us](http://www.tescobank.com/help/contact-us)

### **Sending your personal data outside of the European Economic Area (“EEA”)**

If fraud prevention agencies need to send your personal data outside of the European Economic Area (“EEA”), then the organisations they send it to are contractually obliged to protect your personal data to the same standards as in the EEA.

Fraud prevention agencies may alternatively need to agree to other international frameworks for secure data sharing.

### **Driver and Vehicle Licensing Agency (DVLA)**

We may also provide your (or any person included on the proposal) driving license number (DLN) to the DVLA.

We do this to:

- confirm licence status
- check entitlement and relevant restriction information
- check endorsement/conviction data

We may carry out searches with the DVLA before and at any point during the term of your insurance policy, including any mid-term adjustment and renewal stage.

**See also:** For details relating to information held about you by the DVLA please visit [www.dvla.gov.uk](http://www.dvla.gov.uk)

### **We may also use driving licence numbers (DLN) to search against the No Claims Discount Database (NCD)**

We may do these searches against you, or anyone named on your policy. We may search against: name, date of birth, DLN, vehicle registration mark. A search of your driving licence number with the DVLA or against the NCD database will not leave a record on your driving licence.

### **We may pass details of your no claims discount to certain organisations**

This may be recorded on no claims discount databases. We will do this if your personal data needs updating or correcting. We will do this at any stage during the term of your policy, including at renewal, and on or after you cancel your policy.

### **How to get more information about the No Claims Discount Database**

For more information about the No Claims Discount Database go to [www.mib.org.uk](http://www.mib.org.uk)

### **Your personal data and the Motor Insurance Database**

Data about your insurance policy will be added to the Motor Insurance Database (MID), which is managed by the Motor Insurer' Bureau (MIB). The MID and the information stored on it may be used by certain statutory and/or authorised bodies including the Police, the DLVA, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- electronic licensing
- continuous insurance enforcement
- law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- providing 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 MID may search the MID to obtain relevant information.

### **Using the Motor Insurance Database if you have an accident**

If you, or someone on your behalf, is making a claim following a road traffic accident against anyone covered on your policy, you can also use the Motor Insurance Database to get relevant information to help you.

### **It is vital that the Motor Insurance Database 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](http://www.mib.org.uk)

You can check they have your correct registration number details on their website at [www.askmid.com](http://www.askmid.com)

## **How Tesco Bank and the Tesco Bank Providers handle sensitive personal data**

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### **When we need to use sensitive personal data**

Sometimes we will need to ask you for sensitive personal data. For example, when dealing with an insurance policy, you might need to tell us about a medical condition. If required, to comply with data protection laws, we will ask for your explicit consent to use this data (data protection laws call this 'special category data' or 'sensitive personal data').

### **How we handle data about special circumstances**

We handle data about any special circumstances as carefully and confidentially as any other data we hold about you. This includes data about things you tell us so that we are able to provide you with additional assistance (e.g. if you are hard of hearing) and also information that laws or regulations say we must record (for example, if any underlying medical condition has led to you appointing a Power of Attorney).

## **How Tesco Bank and the Tesco Bank Providers use your personal data to contact you**

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### **We will contact you in a variety of different ways**

We may contact you by phone/post/email and SMS. If you have given us an email address or mobile number, we might also use these to contact you with servicing messages about your policy and for ongoing policy management.

### **We keep confidential data to a minimum via email and text**

This is because emails and texts are less secure (you should never send us any confidential data via email or text).

## **Sending your personal data to other countries**

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### **We will only send your personal data outside the EEA if we know it will be well protected**

Sometimes we might send your personal data to another country if, for example, our service provider has a data centre overseas.

All countries within the EEA have broadly the same data protection laws. Before sending your personal data outside the EEA, we check that the recipient will be able to keep your personal data secure and that:

- the EU Commission confirms that the recipient is established in a country which offers essentially equivalent protection to that provided within the EEA; or
- it is to a private US company that has self-certified with the Privacy Shield

If neither of these apply, then we ask the recipient to sign the EU Commission's 'model contract'. This means they must meet EU standards of data protection.

When your personal data is in another country, it may be accessed by law enforcement agencies in those countries. They do this to detect and prevent crime, or because the law says they must.

For more information about sending your personal data overseas, you can write to: **Freepost RSJB-RYLK-JKVX, Tesco Bank Data Protection Officer, PO BOX 277, Newcastle Upon Tyne, NE12 2BU.**

## **How long does Tesco Bank and the Tesco Bank Providers keep your personal data for?**

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### **We keep your personal data for a reasonable period only**

How long we keep your personal data will depend on:

- what type of product or service we are providing for you
- how long laws or regulations say we must
- what we need for fraud and other financial crime prevention
- what we need to lend responsibly
- other legitimate business reasons (for example because we need to respond to a complaint or legal claim)

### **How long do we keep data when you no longer use our services?**

We keep your personal data once your insurance policies have lapsed for up to 10 years.

### **When you have applied but not taken out a product**

We keep insurance quote data for up to 7 years. We do this to help us understand more about you, to help develop our products and services, and to protect you and us against fraud and other forms of financial crime. We may also use this information if you apply for a product again in the future.

### **For marketing purposes**

We keep your personal data for 3 years after your last activity with us.

In all cases, we will retain the personal data for so long as that personal data is needed for an ongoing investigation, legal proceedings, insurance claim or an outstanding audit.

## **What happens if Tesco Bank and the Tesco Bank Providers change how we use your personal data?**

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank and the Tesco Bank Providers.

### **We will contact you if there are any important changes to how we use your personal data**

If we think it's a change you would not expect, we will let you know.

### **Some changes might need your consent, or need you to opt out**

If this is the case, we will always wait until you have let us know your decision before making any changes to the way that we use your personal data.

## Your rights

When we say 'we', 'us' or 'our' in this section, this refers to Tesco Bank.

### **You have the right to know what data we hold about you**

This is called your 'subject access rights'.

### **The law says that you are entitled to see what data we hold about you**

If you ask us for this, we will give you access or send you a copy of all the personal data we hold about you (there are a few exceptions to this, such as access to personal data about third parties).

### **If you want a copy of your personal data, please use the 'subject access' form**

You can find the form on our Privacy Notice page at:

[www.tescobank.com/help/privacy-and-cookies](http://www.tescobank.com/help/privacy-and-cookies)

We will respond to your request within one month.

We may get in touch sooner if we need extra information to help us find your personal data, or to verify your identity.

### **Information about insurance claims is held by the Tesco Bank Providers**

If you want to see what data the Tesco Bank Providers hold, you need to contact them directly.

The Tesco Bank Providers for your policy will be confirmed on your policy schedule.

### **You have the right to have the personal data you have provided to us supplied to you in an easily transferable digital format**

This is known as the 'right to data portability'.

This means you can ask us to send your personal data in this format to you, or to another organisation (for example, another bank or insurer).

### **You have the right to change or amend your personal data**

If you think any of the personal data we hold about you is incorrect or incomplete, let us know and we will change it.

### **You have the right to stop us using, restrict us using, or request that we erase the personal data we hold about you**

If you want us to stop using, or restrict our use of, your personal data, or you want us to erase it entirely, please let us know. There are times when we may not be able to do this – for example, if the information is related to an existing or recently expired contract between you and us, or if the law says we need to keep your personal data for a certain amount of time.

### **You have the right to withdraw your consent at any time**

Sometimes we need your consent to process your personal data. If you have given consent, you can change your mind and withdraw it. To do this, get in touch by using the relevant contact details from our website.

However, we do not always need your consent to use your personal data. There is some information this doesn't apply to. For instance:

- the information we need in order to provide your product or service
- the information that it's necessary we have in order to run our business or to provide the products or services in a more effective way (known as the "legitimate interests" condition), or
- the information the law says we must collect and use

### **Contact us for more information about how we handle your personal data**

If you have concerns about how we handle your personal data, or just want more details, please call us (see contact us section on our website) or write to the address below. We will try and sort things out as quickly as we can. **Our address is:** Freepost RSJB-RYLK-JKVX, Tesco Bank Data Protection Officer, PO BOX 277, Newcastle Upon Tyne, NE12 2BU.

The insurers contact information can be found in your schedule.

**For more data about your rights, visit the Information Commissioner's Office website**

The Information Commissioner's Office is the UK's independent authority set up to uphold information rights, and promote data privacy for individuals. Their website is [www.ico.org.uk](http://www.ico.org.uk)

If you have a complaint or concern about how we have handled your personal data and we have not been able to sort it out to your satisfaction, you have the right to lodge a complaint with the ICO.

**Tesco Bank is a trading name of Tesco Personal Finance plc.** Registered in Scotland No. 173199.  
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