

Premium Credit Card

A summary of the terms
and conditions for each
of the benefits.

Important information about the Premium Credit Card benefits.

The Tesco Premium Credit Card includes a range of great benefits. Once you apply and are accepted, you'll receive – at the same time as your card – further information about these benefits that you can keep and refer to.

Before you decide if this card is right for you, it's important to understand all the terms and conditions that apply, so you know if these benefits will suit you and your family. We've summarised these below.

5,000 bonus Clubcard points

What is it?	An additional 5,000 Clubcard points if you spend £5,000 on your Premium Credit Card in Tesco in any year.
What do I need to know?	<ul style="list-style-type: none">• Qualifying spend includes any purchase transactions in Tesco Stores UK (excluding Tesco Opticians, Tesco Mobile and Tesco Travel Money), Tesco.com (UK only), F&F Clothing, Tesco Wine by the Case and Tesco Petrol Filling Stations (UK only, excludes Esso).• A year begins on the date the account is opened and each anniversary of that date, and ends 12 months later. Any refunds that you receive for returned items will be deducted from your total spend in that year. These points will be credited to your Clubcard account within 45 days of the end of the relevant year and will be included in your next Tesco Clubcard statement after that. The Tesco Clubcard scheme is administered by Tesco Stores Limited, Tesco House, Shire Park, Kestrel Way, Welwyn Garden City AL7 1GA, who are responsible for fulfilling points.

Worldwide annual family travel insurance

What is it?	An annual worldwide family policy, included on your account if you're under 70. It also covers your immediate family members aged under 70.
What do I need to know?	<ul style="list-style-type: none">• Tesco Bank Premium Credit Card Travel Insurance, providing cover worldwide for you and your immediate family.• Cover includes medical expenses, trip cancellation, and personal belongings.• You're covered for an unlimited number of trips of up to 31 days and 17 days Winter Sports Cover each year as standard.• Immediate family are the primary cardholder's spouse, cohabiting partner or civil partner and their dependent children, including grandchildren, step-children and foster children under the age of 18.• No other add-ons are available and there is no cover for pre-existing medical conditions.• Monetary limits, excesses and exclusions apply. Please refer to the policy booklet for details of full cover. <p>Tesco Bank Premium Credit Card Travel Insurance is provided by Ageas Insurance Ltd.</p>

Preferential rates on travel money

What is it?	1% enhanced exchange rate on Tesco Travel Money when you buy in store.
What do I need to know?	<ul style="list-style-type: none">• The offer applies to the advertised in store rate on the date of purchase for foreign currency notes and prepaid foreign currency cards.• Present your Premium Credit Card prior to purchase (must be the named holder).• Only available in store on currencies in stock• Exchange rates may vary depending on whether you buy online or in store.• Not available in conjunction with any other Tesco Travel Money offer including Price Match <p>Tesco Travel Money ordered in store is provided by Travelex Agency Services Limited. Registered No. 04621879. Registered Office: 4th floor, Kings Place, 90 York Way, London N1 9AG</p>

A few more things you need to know

Please make sure you're also happy with the general terms and conditions below that apply to all of the above benefits and the Premium Credit Card.

General terms and conditions

The benefits offered with Tesco Premium Credit Card are, like most benefits, subject to change and may be updated from time to time in accordance with these conditions.

If your account is closed for whatever reason (whether by us or if you ask us to close it), or you don't pay the annual fee, the benefits will no longer be available to you. If you'd like to cancel any of the benefits (including travel insurance), you'll need to close the Tesco Premium Credit Card in accordance with the terms of your credit agreement. If you decide not to use the benefits offered as part of your Tesco Premium Credit Card, or don't qualify for any of them, you won't be entitled to a refund, a reduction or a rebate of your annual fee. And just to let you know there's no cash alternative to any benefit (or any part of any benefit).

At some point, we may decide to introduce additional benefits, or additional features to existing benefits. Likewise, we might withdraw benefits too, or withdraw features forming part of the benefits. If we do, we'll give you 25 or more days' notice. If this happens and you're not happy, you'll be able to close your Tesco Premium Credit Card account, and if you're entitled to any refund, it'll be applied in accordance with the terms of your credit agreement.

We may also decide to withdraw a benefit immediately – for a few different reasons:

- (a) if we're required to do so to comply with any law or guidance or regulatory requirement;
- (b) if the benefit is provided by a third party and they stop providing the benefit to customers;
- (c) we or any third party providing a benefit reasonably suspect there might have been fraudulent activity; and/or
- (d) if you breach any terms of this agreement or your Tesco Premium Credit Card credit agreement or any of your benefit terms.

Terms and conditions for each benefit

The benefits you get can sometimes be provided by product providers and insurers outside Tesco Bank. Your agreement for these benefits will be with that provider or insurer, so that means we won't be liable for any matter arising out of the performance of the benefit, or for any involvement or representation made by the provider or insurer.

If a benefit is subject to additional terms and conditions applied by the provider we have indicated this above. The benefit will be offered subject to those terms and conditions.

The terms of a benefit offered by a third party may vary and/or be withdrawn in accordance with any terms and conditions for the relevant benefit.

Your information and data protection

Details of the information we hold about you are set out in your Privacy Notice, available to view at www.tescobank.com/cardsprn/. We may share your information with the benefit suppliers in order to provide the benefits available with your Premium Credit Card including subsidiaries of Tesco plc. For details of how we may use your information to provide your travel insurance policy, please see the data protection section of the Policy Booklet.

Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. SC173199. Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.