

About your information and data protection

This privacy policy summarises how we (Tesco Personal Finance plc, trading as Tesco Bank and part of the Tesco group) use your information. For the purposes of the Data Protection Act, we are a data controller.

What sort of information do you hold about me?

We collect and retain your information when you access our website or complete an application or provide information to us over the phone. We also retain information about your accounts, including transactions and payments you make and receive.

We may supplement the information we hold about you with information from third parties such as the wider Tesco group, credit reference agencies and publicly available sources to perform checks, assess the accuracy of the information we hold about you and provide you with relevant offers.

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 (e.g. 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.

What about joint applicants?

We will retain and use information relating to joint applicants that you provide to us. If you are a joint applicant, you must ensure that you have the permission of the other party before:

- revealing information to us about them; and
- authorising us to search, link or record information at credit reference agencies about them.

How do you use my information?

We use your information (and information relating to joint applicants) to:

- provide our services to you;
- work out financial risks by credit scoring;
- understand our customers' needs and requirements;
- develop and test products and services;
- carry out research and analysis about our products and services;
- provide you with tailored information and offers about products and services that may be of interest to you;
- recover debt; and
- prevent and detect crime.

How do you use Clubcard information?

For some of our products, we may use your Clubcard information (including transactional information) to assess credit risk or insurance risk to reach decisions on offering credit and to calculate your insurance premium. We only ever use Clubcard information to have a positive impact on your application or premium. We explain during our application and quotation processes when we will use Clubcard information in this way.

We 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 you share my information with?

We will only share your information:

- where we have your permission;
- where we have to do so or where we're allowed to do so by law;
- for aggregated market research purposes where you will not be identifiable;
- with regulatory bodies and authorities;
- with credit reference agencies and fraud prevention agencies for the purposes explained in this notice;
- 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; and
- with other lenders or companies to whom we transfer or may transfer our rights and obligations under our agreement with you.

Your debit card operates as a Clubcard and we may share your information with Tesco in connection with the operation of your Clubcard account, for example to set up your account or allocate points or discounts, or where you have agreed to receive marketing, but we don't share more information than we need to. Clubcard accounts are managed separately and you should visit the Clubcard privacy notice at [tesco.com/clubcard](https://www.tesco.com/clubcard) for further information about how Clubcard uses your information.

How is information used to make decisions and prevent fraud?

Credit scoring

Credit scoring is an automated system which is used to assess your application and make decisions about your account. It calculates your likelihood of repaying the amount you intend to borrow. We take the information you provide in your application, information from third parties such as credit reference agencies and information we already hold about you in connection with other Tesco Bank products and, in some cases, information held by the wider Tesco group, including Clubcard transactions.

Credit reference agencies

We occasionally make searches at credit reference agencies. We access details about how you manage your accounts, including your account balances, credit limits and any arrears. This helps us manage and make decisions about your account with us. We may also send information to credit reference agencies – they can make this information available to other organisations to help them make decisions about you, your associates and members of your household. Depending on your financial position, this could affect your ability to obtain credit. The information might also be used for tracing purposes.

Credit reference agencies record any links between you and anyone with whom you have a joint account or similar financial association. All parties' information will be taken into account in future applications. This happens until one of you successfully files a 'notice of disassociation' at the credit reference agencies.

Fraud prevention agencies

In order to prevent or detect fraud, the information provided in the application will be shared with fraud prevention agencies. This information may be accessed and used by law enforcement agencies. This information might be used by us, and other organisations, to prevent fraud and money laundering, for example, when:

- checking applications for credit and other facilities and recovering debt;
- managing credit and other facilities;
- checking insurance applications and claims; and
- checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. If you want a copy of the information held about you by credit reference agencies and fraud prevention agencies, we can give you their contact details if you write to The Data Protection Officer, Tesco Bank, PO Box 27009, Glasgow G2 9EZ. They might charge you a fee.

Do you process sensitive personal data?

We may occasionally process 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. You may be asked to give your consent before providing the information.

How will you use my information to contact me?

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 with operational messages about your application or account. 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 you send me marketing information?

We will send you tailored marketing information by post, telephone, text and email, but only if you have agreed to receive marketing information via these channels. We only send you information about products that we think you would like to hear about. You can opt out of marketing during the application process or at any time by using the unsubscribe options when we contact you or by calling us on **0345 835 3353***.

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.

We may also display tailored online advertising on third party websites, such as social media sites, sites operated by internet service providers and sites which sell advertising space. We may use the information that we hold about you to personalise the advertisements to you. Where we display personalised advertisements on third party sites, we display the Ad Choices logo which you can click for more information about online behavioural advertising. For sites you have subscribed to, such as social media sites and email providers the terms and conditions and privacy policy for that site will explain how advertisements are displayed.

Will you send my information 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 you keep my information?

We keep your information for as long as we need to for legitimate business purposes and for legal and regulatory reasons. We will retain your information after your account has closed for these purposes. We may also retain your information for these purposes where you make an application but do not open an account.

What will happen if you change how my information is used?

We might do this from time to time. If we think you would not expect this change, we will write and tell you about it. If we don't hear from you within 60 days, we'll assume you agree to the change.

Can I see the information you hold about me or find out more about how you use my information?

Yes, if you would like a copy of the personal information that we hold about you please write to:

The Data Protection Officer
Tesco Bank
PO Box 27009
Glasgow
G2 9EZ

To obtain a copy of the information we hold, you'll have to pay £10. Please include a cheque for £10 payable to Tesco Bank. To enable us to quickly process your request and locate your information, please complete our subject access request application form available on our website privacy and cookie policy. We will respond to your request 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.

*This number may be included as part of any inclusive call minutes provided by your phone operator.

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