

Online Banking & Mobile Banking App Terms and Conditions

These terms and conditions outline our agreement with you for using Online Banking and our Mobile Banking App. They also tell you how our Online Banking and our Mobile Banking App work.

You'll need to read them along with the terms and conditions we've provided for each of your Tesco Bank accounts. These have account-specific information like 'how to send money' for a current account. They also give you advice on what to do if anything goes wrong, for example if money is sent from your account without your authorisation.

Full details of how we use your information are set out in the product terms and conditions, and in our Online Banking Privacy Notice that can be found at www.tescobank.com/help/other-ways-to-bank/.

Accessing Online Banking and the Mobile Banking App

What security details do I need to access Online Banking and the Mobile Banking App?

To log in to Online Banking and the Mobile Banking App, we'll ask you to enter:

- Your Username.
- Two digits from your Security Number.
- Your full password.
- On the Mobile Banking App, you can also set up a five-digit passcode to use instead of your other security details.
- Some devices may also allow you to log in or authorise transactions using a fingerprint or face.

Can I access Online Banking or the Mobile Banking App from any device?

When you log in we'll check if you're using a device you've already asked us to recognise. Each time you successfully log in from a device we don't recognise, we'll ask if you want us to remember it. You can ask us to recognise as many devices as you like, but you shouldn't ask us to recognise public computers – they might not be secure.

What if you don't recognise my device?

If you log in and you're not using a device you've asked us to recognise, we'll use some additional security to make sure it's really you. We'll send you a One Time Access Code by text message, which you must use to log in.

By sending this code to the phone number you've given us, we can be confident it's really you, so it's really important that you keep us up to date if you change your number. If you don't have a mobile phone you can only log in to Online Banking from the device you used when you registered.

What if I reset or change my Tesco Bank security details?

If you ever need to reset or change your password, we'll then forget any devices that you've previously asked us to recognise for security reasons. This means each time you log in from one of those devices after you've changed your password, we'll send you a one-time access code.

What systems do I need to access Online Banking?

We support the latest versions of:

- Microsoft Edge
- Google Chrome
- Firefox
- Safari

If you're using the latest version of one of the above, you shouldn't have any problems accessing Online Banking. If you're using an older version you may find some features don't work quite as you expected.

Browsers are always being updated, so the most up-to-date versions may not be entirely compatible.

Can I access the Mobile Banking App from any device?

The Mobile Banking App is only available on Apple and Android devices. We don't currently support any other mobile platforms.

You can register directly with the Mobile Banking App. You must only register the Mobile Banking App on your own phone. Do not use anyone else's phone to access our Mobile App.

You should only download the Mobile Banking App from the App Store or Google Play – it's the only way that you can be sure you're downloading the right app. We won't be liable for any problems if you download from anywhere else.

It's best not to root or 'jailbreak' your phone as it makes it less secure. If you do we can't guarantee that the Mobile Banking App will work, or that your data will be secure. Our systems can detect some methods of rooting or jailbreaking. To protect your security, we may prevent you from using the Mobile Banking App.

What do I need to use the Mobile Banking App?

To access the Mobile Banking App on your device we recommend you use the most recent version of iOS or Android. We'll tell you which versions are supported when you download the app from the App Store or Google Play. We may stop supporting versions at any time.

If your device doesn't meet these minimum requirements you may not be able to access the Mobile Banking App, or some features may not work as expected.

Protecting your accounts

What should I do to keep my accounts secure?

You must:

- Keep all Tesco Bank security details safe – this includes your login details for Online Banking and the Mobile Banking App

e.g. your Username, Security Number, Password and Passcode). If your device stores a fingerprint or face image, you should not store anyone else's fingerprint or face on your device. You'll be liable for all transactions which are authorised using any fingerprint or face that is stored or added to your device.

- Take reasonable steps to maintain the security of your device, for example:
 - Make sure your device is locked when you're not using it.
 - Keep your device free of viruses, malware or spyware.
 - Log out of Online Banking or the Mobile Banking App when you've finished (you should never rely on us automatically logging you out).
 - Avoid using unsecure or unencrypted Wi-Fi.
 - Only use public Wi-Fi hotspots if you know they are trustworthy – fraudsters can set up malicious Wi-Fi networks that could intercept your data.

You must not:

- Write down or record your Tesco Bank security details in a way which could be understood by someone else.
- Take a screenshot or screen capture of your security details as they are being entered.
- Leave your device unattended after you've logged in to Online Banking or your Mobile Banking App.
- Let anyone else use your device if you're logged in to Online Banking or your Mobile Banking App.
- Set up a public computer as a device you want us to recognise e.g. in an internet cafe.
- Register the Mobile Banking App on someone else's device.

Using Authorised Third Party Provider (TPP) Services

An authorised TPP is a service provider authorised by industry regulators to access information or authorise payments for you online from your accounts.

To keep your accounts secure when using a TPP:

- Only use providers authorised by the FCA, or another EEA regulator.
- Be aware that once a TPP has access to your account information, Tesco Bank will have no control over how this data is used.

To use these TPP services you will need to either:

- allow the TPP access to your account(s) via Open Banking, by providing them with explicit consent. To stop using these TPP services and to prevent them from continuing to access your account(s) you should contact the TPP and us to withdraw your consent to use their services; or
- allow the TPP to use your security details to access your account(s) on your behalf. Remember these TPPs will be able to see all account(s) that appear in your online banking. To stop these TPPs accessing your account(s), you should advise the TPP that you want the service to stop and you should consider updating your security details with us.

What if I think someone knows my Tesco Bank Online Banking or Mobile Banking App security details?

You must contact us immediately and change your Tesco Bank security details straight away.

What if I forget or lock my Tesco Bank security details?

If you've forgotten your existing details or you're locked out of Online Banking or the Mobile Banking App, you can reset them online. We may need to send you a Temporary Security Number by text message or post to make sure it's really you.

What should I do if my phone is stolen?

Call our Online Helpdesk immediately so that we can block the Tesco Bank Mobile App from being accessed on your stolen phone. If you suspect that someone else knows any of your log in details then ask us to reset them when you call.

What if I want to change my Tesco Bank security details?

If you want to change your security details, you can do so by logging in to Online Banking and choosing Manage Security Details on the Online Banking Overview or by contacting us.

What if I'm asked for my Tesco Bank Online Banking security details?

Once you've registered, we'll never ask for all of your security details when we contact you.

If you ever receive a request for all of your details at any time (by email or otherwise), don't share them and report it to us straightaway by emailing phishing@tescobank.com. You'll never be asked for your security details or your PIN by online retailers, so you should never disclose them, even to the police or other security agency.

When you might not be able to use Online Banking or the Mobile Banking App

Are there times when I can't access or make transactions with Online Banking or the Mobile Banking App?

For either your or our protection we can block your access to Online Banking and the Mobile Banking App at any time. We'll only do this if we reasonably think it's necessary because:

- We believe your Tesco Bank security details may have been compromised.
- We believe that the security of your device has been compromised, for example if it has been rooted or jailbroken.
- We're informed of a dispute between you and a joint party with whom you operate the account, or the death of you or a joint party to the account. You should check the terms and conditions for your type of account for the specific circumstances.
- There's suspected fraudulent or unauthorised use of the Tesco Bank security details.
- Your accounts have been closed.

We can stop you using Online Banking and the Mobile Banking App if we reasonably believe that the security of our systems is at risk or we think that you've broken either these terms and conditions or the terms and conditions governing your account(s) in a serious way. If we do this, we'll try to give you notice but in some situations we may stop the services straight away.

You should check your account terms and conditions for specific circumstances when we may block access to your account or refuse a transaction for these (or other) reasons.

What about system maintenance?

There may be times, planned or unplanned, when Online Banking or the Mobile Banking App are unavailable. If they're not available, you can always contact us and we'll do what we can to help.

I'm going abroad – can I use Online Banking or the Mobile Banking App?

There might be some countries where some or all of Online Banking or the Mobile Banking App doesn't work. If you need to access your account, please contact us by phone. Remember your mobile phone network provider may charge you if you use mobile data to access our Online Banking or Mobile Banking services when abroad. Data roaming charges can be expensive.

Can I manage an account with a power of attorney using Online Banking or the Mobile Banking App?

If you manage an account with a power of attorney, you can only do this using telephone banking.

Anything else I need to know about using the Mobile Banking App?

How do I find out about updates to the Mobile Banking App?

Sometimes we'll ask you to update the Mobile Banking App – you'll either need to go to the App Store/Google Play to install updates; or they might update automatically if you have that functionality turned on.

We're constantly updating the Mobile Banking App (adding new features and improving existing features), so after an update, we might not support older versions of iOS/Android.

The Mobile Banking App is software – do I need a licence to use it?

The content of the app (which includes future updates) is protected by copyright, trademarks, database and other intellectual property rights. This means when you download the Mobile App we automatically give you the right (a licence) to use and display the content of the app on your device for personal use. However under this licence you can't:

- Transfer or sub-license the licence to anybody else.
- Copy or reproduce any part of the app.
- Alter the app in any way.
- Try to obtain any of our source code (which is the IT that makes this work).

If there is a claim by a third party that the Mobile Banking App infringes their intellectual property rights, Tesco Bank will be solely responsible for dealing with any such claim. The licence starts when you download the Mobile Banking App and will remain in place until you uninstall the app or if you fail to comply with the terms set out above.

Changes to these terms and conditions

We can change any part of these terms and conditions. We will always act reasonably when we do so. These terms and conditions may be changed for any of the following reasons:

- We reasonably believe that the change would make the terms easier to understand or fairer to you.
- We need to make the change as a result of changes in law, the decision of an Ombudsman or any other regulatory requirement (or where we reasonably expect that there will be a change of this type. If the expected change is not made we'll change the terms and conditions back to the previous version).
- As a result of changes in industry codes or agreements, technology or the systems we use to run our business, or to reflect good banking practice. However we'll only make a change of this kind if it is as favourable or more favourable to you.
- To introduce new services.

If we plan make a change for any of these reasons we will tell you about it at least 30 days before it happens. We'll let you know in Online Banking or in-App messaging that they're changing. Where the changes are to your advantage, or if it's not possible to tell you 30 days in advance, we'll tell you as soon as we can.

We can also change the terms for any reason not set out in these terms and conditions. You're free to stop using our Online Banking and the Mobile Banking App at any time if you don't want to accept any change we make.

Sometimes we might make changes to the way that Online Banking or the Mobile Banking App operates and will ask you to read and accept new terms and conditions before you continue. As this is for your own safety and security, you won't be able to continue unless you accept them.

Our liability to you

We will not be liable if we break this agreement due (directly or indirectly) to:

(a) Abnormal and unforeseen circumstances outside our control, the consequences of which would have been unavoidable despite our best efforts. This may include the failure of any machine, data processing system or transmission link, or delays and failures due to industrial action.

(b) Our obligations under UK or European Union law. We will not be liable to you:

- (a) For any loss of business, loss of goodwill, loss of opportunity or loss of profit in any circumstances.
- (b) For any loss to you we could not have reasonably anticipated when you gave us the instruction.

Nothing in this agreement will stop us being liable if we act fraudulently, with gross negligence or we're at fault and the law does not permit us to limit or exclude liability.

If we choose not to enforce any terms and conditions under this agreement, we will be able to apply them again at any time.

Other information

If your address is in Scotland, Scots law applies to the contract between us and disputes between us will be referred to the Scottish courts. If your address is elsewhere, English law will apply and disputes will be referred to the English and Welsh courts.

We will communicate with you in English and you can ask for a copy of this document at any time.

We may transfer our rights and duties under our agreement with you to another company in the future (this is sometimes called an assignment). We will only do this if we reasonably believe they will treat you to the same standard as we have. 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

We are 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 FCA's Register by visiting www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on **0800 111 6768** or PRA on **0207 601 4878**.

How to make a complaint

If you wish to make a complaint you can do so by contacting us at:

Savings: 0345 678 5678*

Tesco Bank Savings Operations, PO Box 27017, Glasgow G2 9FH

Loans: 0345 600 6016*

Tesco Bank Loan Operations, PO Box 27014, Glasgow G2 9FE

Credit Cards: 0345 300 4278*

Tesco Bank Credit Card Operations, PO Box 27028, Glasgow G2 9FT

Current Accounts: 0345 835 3353*

Tesco Bank Current Account Operations, PO Box 17430, Edinburgh EH12 1HZ

If you make a complaint, we'll aim to resolve it as quickly as we can. If you're not happy with our response to your complaint, you may be able to refer your complaint to the Financial Ombudsman Service (FOS).

You can find out more about the FOS by writing to them at Exchange Tower, London E14 9SR or by telephoning on **08000 234 567**. Details are also available from their website: www.financial-ombudsman.org.uk

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