

# Your Information – Please read carefully

## This explains how we will use your information.

### MEANINGS OF WORDS AND PHRASES USED

“**You**”, “**your**” – means the cardholder in whose name the card account is opened and unless the context otherwise requires, any **additional cardholder**.

Any references to “**we**”, “**us**”, or “**our**” means **Tesco Personal Finance plc** and includes **our** successors and assigns. **We** are authorised by the Prudential Regulation Authority in the UK and regulated by the Central Bank of Ireland for conduct of business rules. **Our** principal business is the provision of financial services. **Our** head office and registered office is: Interpoint Building, 22 Haymarket Yards, Edinburgh, EH12 5BH. **We** are registered in Scotland and **our** registered number is SC173199. **Our** website address is [www.tesco.ie/finance](http://www.tesco.ie/finance).

#### 1. Using and sharing your information

a **We** are a data controller. **Your** information includes any information which **we** and **Tesco** holds, now or in the future and which comes from or relates to:

- application forms or other dealings with **us** and **Tesco**;
- other people such as credit reference agencies and parties associated with **you**;
- **your** products and services from **us** and **Tesco**; and
- **your** transactions, including the name of the supplier and the general nature of the goods and services **you** buy with **your card**. **You** may prefer to pay cash for transactions if **you** do not want **us** to have or use this information.
  - If **you** contact **us** electronically, **we** may collect **your** electronic identifier (e.g. Internet Protocol address or telephone number) supplied by **your** service provider.

b **Your** information will be held on a database and **we** and **Tesco** will use, analyse and assess **your** information to maintain and develop **our** relationships with **you**. This will include the following purposes:

- considering any applications made by **you** and helping **us** make credit decisions about **you**;
- running the services **we** and **Tesco** give **you**;
- helping **your** relationships with **us** and **Tesco**;
- financial risk assessment, money laundering checks, compliance and regulatory reporting and fraud prevention;
- helping **us** and **our** Insurance Underwriters to make decisions on insurance proposals and claims such as motor, household, credit and life and other insurance proposals and insurance claims for **you**, members of **your** household and others connected with **your** insurance proposals and claims;
- helping **us** and **Tesco** to identify products and services which may interest **you** (unless **you** have asked **us** not to);
- helping **us** and **Tesco** to understand and develop **our** and their business including new and innovative products and services; and
- meeting **our** obligations under the credit **card** scheme **your card** is issued under.

**We** may link **your** information between **your account** and other products and services **you** have with **us** and **Tesco**. **We** may link **your** information with information about others with whom **you** have a financial link. **We** will not use the links for marketing purposes unless **you** agree.

c As **our** business and **our** relationship with **you** develop, how **we** look at, record and use **your** information may change. In most cases these changes will result from enhancements in technology and, **we** think, will be in line with what **you** would expect. If **we** think the changes may not be obvious to **you**, **we** will tell **you**

**You** can write to **us** to tell **us** that **you** don't want **us** to use **your** information in the new way but if **you** keep **your card** for at least 60 days after **we** tell **you** about a change, **you** agree to the change.

d **We** may share **your** information with **Tesco** and **Tesco** group companies. In particular, because **your credit card** operates as a Clubcard, **we** will share **your** information with **Tesco** for the operation of **your** Clubcard account:

- to process Clubcard points earned from **your credit card**;
- to provide the information required where a new Clubcard account is being created; and
- for marketing purposes (but only where **you** agree to this).

Clubcard accounts are managed separately and **you** should visit the Clubcard privacy notice at [tesco.ie/clubcard](http://tesco.ie/clubcard) for further information about how Clubcard uses **your** information.

**We** won't give anyone other than **Tesco your** information except:

- if **we** have to for operational reasons given in this agreement;
- if **you** agree;
- if **we** must or can for legal reasons;
- if **your card** or **PIN** is lost, stolen or might be misused;
- to anyone, including insurers, who gives a service to **us** provided they agree to keep **your** information strictly confidential;
- to anyone, including insurers and lenders, who gives **you** benefits or services to do with **your card**;
- to credit reference agencies as set out below.

e In order to provide the services **you** have requested or may request from time to time, it may be necessary for **your** information to be transferred to someone who provides a service to **us** in other countries. If **we** do this **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it.

f **You** can ask for a copy of **your** personal records **we** hold by writing to **us** at Data Protection Officer, **Tesco** Clubcard Credit Card, PO Box 7520, Dublin 2. **We** may charge **you** a fee.

**You** are entitled to have only inaccurate information that **we** hold about **you** corrected or deleted.

g **We** may share with any other member of Visa, or **our** agents, any information or details about **your account** at any time so that **we** can meet **our** obligations under this agreement to operate the **account** on **your** behalf.

h **We** may make searches of **Tesco** records, credit reference and fraud prevention agencies from time to time to manage **your account** with us, to take decisions about the credit that **we** give **you**, including whether to give or continue to give credit to **you**. The searches will not be seen or used by lenders to check if **you** are able to get credit. Where a request from **you** for credit is turned down because of the results **we** get when **we** check with a credit reference agency, **we** will let **you** know.

i Where **you** borrow or may borrow from us, **we** may give details of **your account** and how **you** manage it to credit reference agencies. If **you** borrow and do not repay in full and on time, **we** may tell credit reference agencies who will record **your** outstanding debt.

j If false or incorrect information is provided and fraud is identified or suspected by **us** or if **we** think there is a fraud, details of this may be passed by **us** to fraud prevention agencies. Law enforcement agencies may access and use this information.

**We** and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

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

**We**, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

k **You** have the right of access to **your** personal records held by credit reference and fraud prevention agencies. If **you** ask, **we** will tell **you** the names and addresses of the agencies **we** use.

The agencies may charge a fee.

l If **you** need to write to **us** our address is: **Tesco** Clubcard Credit Card, Customer Services, PO Box 7520, Dublin 2.

2. 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 Data Protection Officer **Tesco** Clubcard Credit Card, PO Box 7520, Dublin 2. The agencies may charge a fee.

**We** will only send **you** information about other **Tesco** products and services that **we** think **you** would like to hear about and offers from other carefully chosen companies if **you** told **us** that **you** are happy for **us** to do this. **You** can change **your** mind at any time by contacting 1800 555 743.

Please read terms and conditions for further information.