

Tesco Bank Pet Insurance Privacy Notice

Your personal data –
How we collect, use,
and protect it

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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 data responsibly. We have written this document to explain clearly how we collect, use and protect your personal data. In particular, it explains things like:

- why we need your personal data for certain things
- how we share your personal data 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

Tesco Personal Finance (trading as Tesco Bank) acts as an intermediary for this policy. The policy is arranged, administered and underwritten by Royal & Sun Alliance (RSA) Insurance plc

This Privacy Notice is split into two parts and explains how we (Tesco Personal Finance plc, trading as Tesco Bank and part of the Tesco Group (www.tescopl.com/about-us/)) and Royal & Sun Alliance Insurance plc (trading as RSA and part of the RSA group of companies) use your personal data.

In The Tesco Bank Privacy Notice, "we", "us" and "our" refers to Tesco Bank. In the RSA Privacy Notice we, "us" and "our" refers to RSA, the RSA Group of companies unless otherwise stated.

For the purposes of the personal data protection laws, we are separately responsible for the personal data we process about you.

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.

Tesco Bank Privacy Notice – What sort of data does Tesco Bank hold about you?

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 apply, 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 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.

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?

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

How does Tesco Bank use your personal data?

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 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:

- maintaining and updating your policy
- 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:

- 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?

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 only send you this type of marketing with your permission.

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 us on 0345 293 9475. (All our numbers are listed at tescobank.com).

How Tesco Bank and Clubcard work together

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

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 share your personal data with?

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 detect and 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 regulatory bodies and authorities
- with the insurers shown on your policy schedule
- with other companies, (if we are, or are considering, transferring the rights and obligations we have with you)
- with another pet insurer, if we have invited you to renew your pet insurance with them
- 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/
- with our market research agency to contact you with relevant surveys

How does Tesco Bank handle sensitive personal data?

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 does Tesco Bank use your personal data to contact you?

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 application or account (for example, to keep you updated about how your application is going) and for ongoing account 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

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: The Data Protection Officer, Tesco Bank, PO BOX 27009, Glasgow, G2 9EZ

How long does Tesco Bank keep your personal data for?

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.

Will you ever keep my data for longer than these periods?

In some cases, we may retain your personal data for longer than the periods stated above where it is needed for an ongoing investigation, legal proceedings, insurance claims, an outstanding audit or for our legitimate business purposes. We will only retain the personal data that is necessary for these purposes and will aim to delete or anonymise data that is unnecessary for these purposes within the periods stated above wherever possible.

What happens if Tesco Bank changes how we use your personal data?

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

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

This is called your 'subject access right'.

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

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 RSA

If you want to see what data RSAs hold, you need to contact them directly.

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: The Data Protection Officer, Tesco Bank, PO BOX 27009, Glasgow, G2 9EZ

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

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.

Royal & Sun Alliance (RSA) Privacy Notice

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who are we?

We are Royal & Sun Alliance Insurance plc (RSA), we provide commercial and consumer insurance products and services under a number of brands. We also provide insurance services in partnership with Tesco Personal Finance (trading as Tesco Bank).

Why do we collect and use your personal information?

As an insurer, we need your personal information to understand the level of insurance cover you require. We'll use this information (e.g. your name, address, telephone number and email address) to communicate with you.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you'll also need to provide us with details about the pet you wish to be covered by the insurance.

Once you become a customer, we'll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- Performance of contract: We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- Consent: In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as "special categories of personal data".
- Necessity to establish, exercise or defend legal claim: If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- Compliance with a legal obligation: Where laws or regulations may require us to use your personal information in certain ways.
- Legitimate Interests: We will also process your personal information where this processing is in our "legitimate interests". When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Where else do we collect information about you?

Where possible, we'll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Claims and Underwriting Exchange) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

Will we share your personal information with anyone else?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product;

- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. fraud detection/prevention);
- Where we provide insurance services in partnership with other companies;
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain “transfer mechanisms” such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

Which decisions made about you will be automated?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- Pricing and Underwriting: this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- Automated Claims: some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent.
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

Your information is incorrect what should you do?

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

What are your rights over the information that is held by RSA?

We understand that your personal information is important to you, therefore you may request the following from us to:

1. Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
2. Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]

3. Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
4. Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
 - a. If you believe that the information we hold about you is inaccurate, or;
 - b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
 - c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
 - d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.
5. Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
 - a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.
 - b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn't be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don't, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

Our Privacy Notice

If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How you can contact us about this Privacy Notice?

If you have any questions or comments about this Privacy Notice please contact:

The Data Protection Officer

RSA

Bowling Mill

Dean Clough Industrial Park

Halifax

HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com

How you can lodge a complaint?

If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you have problems with your hearing or speech, contact us by
Minicom on 0800 300 836.



Calls may be monitored and recorded for training purposes, to improve the quality of service and to prevent and detect fraud.

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