

Privacy Notice

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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

In this Privacy Notice, "we" "us" and "our" refers to Tesco Personal Finance plc, trading as Tesco Bank and part of the Tesco Group (www.tescopl.com/about-us). For the purposes of the personal data protection laws, we are responsible for the personal data about you that we collect and use.

Who this document applies to when we talk about 'you'

This Privacy Notice applies to joint applicants and anyone you have nominated to act on your behalf. Please make sure that they have seen this notice, and that you have their permission before giving us any personal data about them.

What sort of data do we 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 for a product 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 an application, 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 accounts

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, credit reference agencies, financial crime prevention agencies, 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

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 account).

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 joint applications?

We keep data that you give to us about joint applicants

We will keep and use personal data you provide to us about joint applicants.

You must have permission to share someone else's personal data with us

If there is a joint applicant 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
- authorise us to use credit reference agencies to search, link to, or record information about them

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 joint applicants 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 apply for a product or service
- 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:

- working out financial risk by credit scoring (including by credit assessments, including periodically assessing the value of your property)
- verifying your identity and eligibility for products, and the identities of joint applicants
- assessing your creditworthiness (including by credit scoring)
- managing your accounts
- 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:

- Verifying your identity
- detecting and preventing fraud, other forms of financial crime, and other unlawful acts
- tracing and recovering debt
- managing and operating our business
- improving our business (see overleaf)

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.

Using your personal data to recover money paid to you by mistake

If a person or organisation pays you money by mistake then we will contact you to ask you to return the money. If you do not return the money, then the law says we must give your name and address to the account providers of the person or organisation who sent you the money so they can recover the money from you.

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.

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 217 2050 (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.

Where applicable, at the point of applying, individual offers you receive may be affected by your credit rating. We may also take into account whether or not you are a Clubcard customer.

Profiling allows us to tailor offers specifically for you. This means that different Clubcard customers may get different offers. Where we do use profiling, those customers will receive better offers and/or be more likely to be accepted for the product requested than non-Clubcard customers who have a broadly equivalent credit rating.

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 we 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. For other third parties, we are required to share your personal data to 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.

We 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.

We will only share your personal data with these people:

- with anyone you nominate to act on your behalf
- with regulatory bodies and authorities
- with credit reference agencies
- with fraud and other financial crime prevention agencies
- with our service providers (including those who provide funding, debt management, administration, fraud and financial crime detection and professional services)
- with other companies, (if we are, or are considering, transferring the rights and obligations we have with you)
- 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 relevant third parties for the sole purpose of administering your mortgage application
- with our market research agency to contact you with relevant surveys
- If you have a debit or credit card with us, with Visa and MasterCard who keep an up to date record of card details which they make available to merchants
- With other financial institutions to detect and prevent fraud and other forms of financial crime and to comply with our regulatory obligations

To help us confirm the accuracy of the income details you give us, we may pass data about you and your application to HM Revenue & Customs (HMRC). HMRC may also use any personal data that we pass to it as part of its own risk profiling activities and to check for any discrepancy with income you have previously declared to them.

With your permission, we will share your personal data with Legal Marketing Services (LMS). LMS are a conveyancing panel management company who can complete the legal work for your transaction. LMS will not carry out the legal work; they will instruct one of their selected law firms to undertake your conveyancing transaction. By requesting Tesco Bank put you in touch with LMS you agree to us sharing your information, given as part of any application you make, with LMS and their chosen conveyancer.

If a physical valuation is required for the property we will share the name and telephone number you provide with Countrywide Surveyors so they can arrange access to the property. Countrywide may use one of their selected surveyors to perform the valuation.

How is information used to make decisions and prevent fraud and other forms of financial crime?

What credit decisioning is, and how it works

When someone borrows money from a bank, there is always a risk that they may not be able to pay it back. Credit decisioning, which involves credit scoring and checking if you are able to afford the lending, is a way of working out how likely we think it is that you will pay back the money we lend you.

Your credit score, which is part of your assessment, is worked out automatically by a computer. It takes into account different factors, such as the amount of debt you currently have, how you have paid off debts in the past and, where relevant, information from your Clubcard. Credit decisioning and credit scoring are important steps in making sure we are lending responsibly.

The sources of data we use for your credit score

We use four main sources of data when working out your credit score:

- the personal data you give us in your application
- data we get from third parties, such as credit reference agencies
- information we already know about you in connection with other Tesco Bank products, and
- sometimes, information from the wider Tesco Group, including Clubcard transactions

How we use credit reference agencies

When we are processing your application for a product or service, we will perform credit and identity checks with one or more credit reference agency.

To do this, we will supply your personal data to the credit reference agencies and they will give us data about you. This will include information from your application about your financial situation and financial history.

Credit reference agencies will give us information that is public, such as information from the electoral register, as well as specific information they know, such as shared credit, financial situation and financial history information, and fraud prevention information.

When we use credit reference agencies

We run checks when you apply. If you are with Tesco Bank, we will also do periodic checks while you are using our products or services (the number and frequency of these checks will depend on which products or services you have).

Sharing your personal data with credit reference agencies

We will also regularly share data about how you manage your account with credit reference agencies so they can keep their records accurate and up-to-date.

What we do with information from credit reference agencies

We use data from credit reference agencies to:

- assess your creditworthiness and whether we think you can afford to take the product
- check the personal data you have given us is accurate
- prevent criminal activity, fraud and money laundering
- help to manage and make decisions about your account(s)
- trace and recover debts
- make sure any offers we make to you are appropriate to your circumstances

Ongoing exchange of information with credit reference agencies

We will continue to exchange data about you with credit reference agencies while you have a relationship with us. This includes telling the credit reference agencies how you manage your debts; for example, how you repay your loans, credit card, mortgages or manage your overdraft.

If you do not pay back in full or on time, we will tell the credit reference agencies and they will record the outstanding debt.

Other organisations will be able to see this information.

Credit reference agencies keep a record of search requests we make

When we make a search request, the credit reference agencies may make a note on your file that Tesco Bank has done a search. Other organisations will be able to see that Tesco Bank made a search of your data.

Joint applications, financial associates and credit reference agencies

If you are making a joint application, or tell us that you have a spouse or partner or anyone else that you are financially associated with (for example, if you have a joint mortgage with a friend or family member), we will also search their information with the credit reference agencies and link your records together.

Credit reference agencies will also link your records together. Your records will stay linked until either you or the other person requests that the files are no longer linked (this is known as issuing a 'notice of disassociation').

It is important that anybody you are making a joint application with, or any financial associate you tell us about, understands this before you make an application.

For more information about credit reference agencies

The three main credit reference agencies are Callcredit, Equifax and Experian.

To learn more about what they do, what information they hold, and what your rights are, go to: www.callcredit.co.uk/crain, www.equifax.co.uk/crain, or www.experian.co.uk/crain

Fraud and financial crime prevention agencies

Before we provide you with goods, services, or financing, we provide data to and make checks with fraud and financial crime prevention agencies. To do this, we need to use and collect personal data about you.

We will also continue to share information with fraud and financial crime prevention agencies while you have a relationship with us.

We provide this information because it is essential for us to verify your identity, prevent fraud, money laundering, terrorist financing, bribery and corruption, and not transact with individuals subject to UK and international sanctions. The law and regulations say we must do this to protect our business, consumers and the industry.

These checks are a contractual requirement of our products and services. That means if you want to take out one of our products or services you must agree to them.

To make these checks, we will use both data you have given us and data we get from third parties. Types of data we typically use for fraud and financial crime prevention, as well as other mandatory compliance purposes, are:

- name, address, date of birth
- contact details
- nationality
- financial information
- employment details
- data we know about your digital devices (for example, your IP address)

We might allow law enforcement agencies to access your personal data

We, and fraud and financial crime prevention agencies, may also allow the police and other law enforcement agencies to access and use the personal data we know about you. They do this to detect, investigate and prevent crime.

How long do fraud and financial crime prevention agencies hold your personal data?

Fraud and financial crime prevention agencies hold personal data for different periods of time.

If they think that someone poses a fraud or other financial crime risk, they can hold that personal data for up to six years.

What happens if we think you are a fraud or financial crime risk, or do not have a right to UK residency

If we, or a fraud or financial crime prevention agency, think that you pose a fraud or financial crime risk, or do not have a right to UK residency, then we may refuse to provide the services you have applied for, or we may stop providing existing services to you.

Fraud and financial crime prevention agencies will keep a record of the fact that we think you pose a risk

In some cases, these records can be seen by others, and might result in other organisations refusing to provide services, financing or employment.

If you have any questions about this or want to find out which fraud prevention agencies we use, you can contact us by using the contact number for your product at www.tescobank.com/security/contact-us

Fraud and financial crime prevention and automated decision-making

We may use computers to automatically run fraud and money-laundering checks without involving a person in running those checks. This is known as 'automated decision-making'. These automated checks look for unusual activity, which helps us to decide:

- whether someone might pose a fraud or financial crime risk
- whether someone has the right to UK residency

- whether their behaviour is compatible with known fraud or other types of financial crime is inconsistent with information we already have about them
- if we think they are hiding their true identity

For more information about automated decision-making

You have rights relating to automated decision-making.

Information can be found at www.tescobank.com/help/contact-us

Sending your personal data outside of the European Economic Area

If fraud or financial crime prevention agencies need to send your personal data outside of the European Economic Area (“EEA”), then the organisations they send it to are contractually obliged to protect your personal data to the same standards as in the EEA.

Fraud and financial crime prevention agencies may alternatively need to agree to other international frameworks for secure data sharing.

How we 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’).

If you choose to make an application for a mortgage, including additional borrowing, you will be asked to provide details of your income, which may result in you disclosing your sensitive personal data, such as information about your health including sensitive data. By providing this data on your income you consent to Tesco Bank using the values entered solely for the purpose of assessing your mortgage application. The data on the source of the income will not be used other than for the amounts entered. If you chose not to provide this information, we will not receive a complete and accurate picture of your financial circumstances.

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 we 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, Mortgage Operations, PO BOX 353, Darlington, DL1 9QR.

How long do we 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 account is closed for up to 10 years.

When you have applied but not taken out a product

We keep banking application 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 we change 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 rights'.

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.

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 rights in respect of automated decision making (including profiling)

An automated decision is one that is made by our systems rather than by a person and we use these to perform automatic checks. This helps us make lending decisions, work out what products and services we can offer you, how much to charge for some products and services and helps to prevent fraud. Automated decision-making helps us to decide things like how likely it is that someone will pay back the money they owe us. It takes into account factors such as the amount of debt someone has, and how they have paid off debts in the past etc. The benefit of automated decision making is that we can quickly make key decisions.

You have the right to:

- Express your concerns and object to a decision taken by purely automated means
- To request that a person reviews that decision

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, Mortgage Operations, PO BOX 353, Darlington, DL1 9QR.

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.

Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. 173199.
Registered Office details: 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.