

The Clubcard points guide

Thank you for considering a Tesco Mortgage. Your mortgage intermediary has handed you this factsheet to explain, in a little more detail, the Tesco Clubcard benefits that come with one of our mortgages.

How to collect Tesco Clubcard points on your mortgage

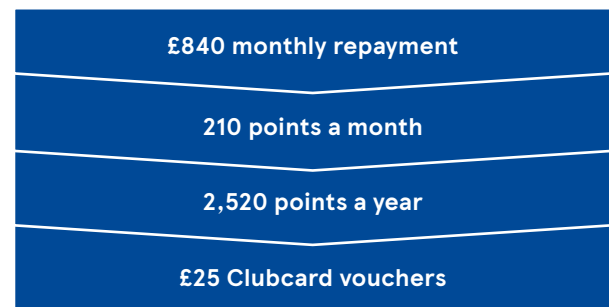
Collect points

You'll collect one point for every £4 you pay on your monthly repayments and any regular or lump sum overpayment.

You won't collect points on any fees or charges paid separately, or any overpayments that pay off your mortgage in full.

You can also take advantage of the other ways to collect points, from shopping at Tesco stores, online or at the pump.

How it all adds up



Get vouchers

Every three months your points will be turned into Tesco Clubcard vouchers, which you can use to save money¹ in Tesco stores or at **Tesco.com**

So you'll soon have enough for a nice little reward – or even a big one.



Make your Clubcard vouchers go even further

Get even more value with your vouchers by using them with Clubcard Reward Partners. With a great range of Partners to choose for hotel stays, eating out and travel. See the full range of partners at tesco.com/Clubcard

How to get started

Simply tell us your Tesco Clubcard number and we'll do the rest. You can tell us this when you apply, update it online via online banking, or call us at any point to update your details. If you forget to tell us your Tesco Clubcard number but let us know within the first three months of your mortgage being set up, we'll backdate your points from your first payment.

Not a Clubcard member? Not a problem.

tesco.com/clubcard/join
0800 591 688 or 0330 123 1688
text 'club' to 80580

¹You cannot use your vouchers to buy tobacco, Esso fuels, prescription medicines, lottery products, infant formula milk, or online to buy clothing, Tesco Photo products, DVDs or CDs. The Tesco Clubcard Scheme is administered by Tesco Stores Limited, Tesco House, Shire Park, Kestrel Way, Welwyn Garden City AL7 1GA, who are responsible for fulfilling points. 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. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. MB/CLUB/0518