

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 receive one Tesco Clubcard point for every £4 you pay on your monthly repayments and any regular or lump sum overpayment.

You won't collect Tesco Clubcard 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 Tesco Clubcard points will be converted into vouchers, which you can use to save money¹ in Tesco stores or at [Tesco.com](https://www.tesco.com)

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



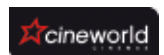
Make your vouchers go further with Clubcard Partners.

Maximise the value of your Tesco Clubcard vouchers by exchanging them for tokens to spend with Clubcard Partners.

And with a great range of partners for eating out, fun days out and even home improvements, there's plenty to choose from.



TESCO Delivery Saver



See the full range of partners at [tesco.com/Clubcard](https://www.tesco.com/Clubcard)
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.

Brought to you by Tesco Bank

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.

Mortgages

w : tesco.com/clubcard/join

m : text 'club' to 80580

t : 0800 591 688 or 0330 123 1688

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.