

# 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 you and 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](http://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 anyone who has the authority to handle any customers cases on your behalf (including anyone working for you, your company or acting as your agent). 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

We collect details about you, your transactions and any personal data provided throughout your time as a Tesco Bank mortgage intermediary. This includes the personal data you give via our website or over the phone, information we get from third parties and information you submit when you apply to join our intermediary panel. This personal data includes your name, address, email addresses and any emails, letters and telephone conversations as a result of you being on, or applying to be on, our intermediary panel.

If you contact us electronically (for example, by email or internet) we may collect your electronic identifier. This is supplied by your service provider.

### We may also gather other data about you

We may also obtain and combine data about you from other places, such as 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 and to perform checks.

### 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](http://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.

## **How do 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.

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 on behalf of a customer
- when you take out a product or service or require to use a service
- during the time we have a relationship with you
- for a period of time afterwards, and
- to arrange and maintain your access to our online systems

The way we use the personal data about you and others include:

- verifying your identity and eligibility for products
- managing your accounts

#### **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 sign up 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:

- 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

#### **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.

## **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 regulatory bodies and authorities
- 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 our market research agency to contact you with relevant surveys
- with others that help us provide our service to you and protect your panel registration
- are asked by the Principal Firm under whom you are providing your Intermediary Services

#### **Fraud and financial crime prevention agencies**

Before we provide your customer with goods, services, or financing, we provide data to, and make checks with fraud and financial crime prevention agencies. This is undertaken every time you make an application on behalf of a customer. To do this, we need to use and collect personal data about you.

We will also continue to share your personal data with fraud and financial crime prevention agencies while you have a relationship with us and continue to submit applications on behalf of the customer.

We provide this information because it is essential for us to verify your identity, confirm your employment status, 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 financial crime fraud 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 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, contact us. Information can be found at [www.tescobank.com/security](http://www.tescobank.com/security)

## **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 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](http://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 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 you for 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. 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.

### **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 will not hold your personal information for longer than is necessary for maintaining our Intermediary Panel and completing our legal and regulatory requirements.

In all cases, we will retain the personal data for so long as that personal data is needed for an ongoing investigation, legal proceedings, insurance claim or an outstanding audit.

## 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](http://www.tescobank.com/help/privacy-and-cookies) or

write to us at: The Data Protection Officer, Tesco Bank, Mortgage Operations, PO BOX 353, Darlington, DL1 9QR.

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 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](http://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.

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