

How we'll gather and use your information

About your information and data protection

Your privacy is very important to us. We promise to do our best to protect your personal information and make sure it's up to date. You can help us do this by letting us know if there are any changes to your information.

About us

Tesco Personal Finance plc (trading as Tesco Bank) is the data controller.

What sort of information do you hold about me?

We hold all the details we have about you, your transactions and any dealings with us now and in the future. This includes any information we get from third parties and information you enter and submit when you apply to join our Intermediary Panel on our website including your name, address, e-mail addresses and any emails, letters and telephone conversations as a result of your being on, or applying to be on, our Intermediary Panel.

If you contact us electronically (for example, by e-mail or internet), we may collect your electronic identifier. This is supplied by your service provider – it could be your internet protocol address or your phone number.

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

What do you do with my information?

We may use your information to:

- Work out financial and credit risks;
- Recover debt;
- Prevent and detect crime;
- Develop and test products and services.
- Keep you up to date with important changes
- Arrange and maintain your access to our online systems
- Undertake statistical and trend analysis to help us improve and develop our services

Who do you share my information with?

Normally, we don't share your information with anyone. There are a few exceptions, when we:

- Have your permission;
- Have to, or are allowed to do so, by law;
- Share information with credit reference agencies or fraud prevention agencies;
- Share information with others that help us provide our service to you and protect your panel registration; or
- Are asked by the Principal Firm under whom you are providing your Intermediary Services.

Do you send my information to other countries?

We may transfer your information to other countries, but only when we reasonably believe the laws of the relevant countries provide for an adequate level of protection. Your information may also be accessed by law enforcement agencies and other authorities. They do this to prevent and detect crime, or to meet with other legal obligations.

What will happen if you change how my information is used?

From time to time, we may change the way we use your information. If we think you would not expect this change, we'll write and tell you about it. If we don't hear from you within 60 days, we'll assume you agree to the change.

Can I see the information that you hold about me?

If you would like a copy of the personal information that we hold about you, simply call us or write to The Data Protection Officer, Tesco Bank, PO Box 353, Darlington DL19QR. You may be charged a fee for this which can be provided on request.

What about Credit Reference Agencies?

We occasionally make searches at Credit Reference Agencies (CRAs). Through these CRAs collect and maintain information about individuals and businesses credit behaviour. This includes Electoral Register, fraud prevention, and credit information – including details of previous applications and public information such as County Court Judgements, decrees, defaults and bankruptcies. Where we conduct such a search, this will not be visible to other lenders and will not impact your credit rating. We may do this to:

- Detect and prevent crime, fraud and money laundering
- Trace your whereabouts
- Check your credit history – happy to get some assistance

What about Fraud Prevention?

In order to prevent or detect fraud information about you and your customer, given by you in any application submitted to us, will be shared with fraud prevention agencies. This information may be accessed and used by law enforcement agencies. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking applications for credit and other facilities, and recovering debt;
- Checking insurance applications and claims; or
- Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information held by fraud prevention agencies.

If you would like a copy of the information held about you by credit reference agencies and fraud prevention agencies, we can give you their contact details if you write to The Data Protection Officer, Tesco Bank, PO Box 353, Darlington DL1 9QR. They might charge you a fee.

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

If you would like Braille, large print or audio format information about Tesco Bank Mortgages, please contact us.

*These telephone numbers may be included as part of any inclusive call minutes provided by your phone operator.

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