

Important information.

An update to your
terms and conditions

Effective from 14 August 2026

Savings

TESCO Bank



We're changing your Instant Access Savings Account Terms and Conditions

From **14 August 2026**, we're making some changes to your Instant Access Savings Account Terms and Conditions. You don't need to do anything, we're just writing to let you know.

We've removed references to cards and PINs from the terms and conditions due to the removal of the Instant Access Savings Account card. You can find the full details in the rest of this booklet.

Important information – If you're unhappy with any of the changes we're making, you can choose to close your Instant Access Savings Account without charge. If we don't hear from you by **14 August**, we'll assume you accept these changes. If you have any questions about any of the changes we're making, please get in touch. And if you've recently closed your account, please just ignore this booklet.

Remember to tell us if your name or contact details change. If you don't, it will be your responsibility if we can't contact you, or if we send confidential information using out-of-date contact details.

All 0345 numbers shown in this document may be included as part of any inclusive call minutes provided by your phone operator.

Changes to your Instant Access Savings Account Terms and Conditions

The page numbers noted below refer to the relevant page number of the corresponding Terms and Conditions document.

Area of change within your agreement. Current wording (deletions are in bold and struck through)	Area of change within your agreement. New wording (changes in bold)
About your account Page 2	
<p>Do I get a card with my account?</p> <p>Yes. Your card can be used at most UK cash machines to withdraw cash from your account. Your card for this account cannot be used for making day-to-day payment transactions. For further information please visit tescobank.com/help</p> <p>You can only withdraw money using your card if you have enough money in your account to satisfy the amount of the withdrawal.</p>	
How will you contact me?	
<p>...</p> <p>We will never ask for your full PIN, password, Mobile App...</p> <p>...</p> <p>If we have reason to believe the account is no longer in use we may also block access to your account and card.</p>	<p>...</p> <p>We will never ask you for your password, Mobile App...</p> <p>...</p> <p>If we have reason to believe the account is no longer in use we may also block access to your account.</p>
Your card Page 3	
<p>What should I do if I lose my card or if it is stolen?</p> <p>If your card is lost or stolen, or if anyone else knows your PIN, or if for any reason you think your card or PIN is likely to be misused, you must call us as soon as possible.</p>	

Are there any rules for using my card?

If we ask you to do so, you must immediately cut the card in half and return it to us. If your account is closed please cut your card in two across the black strip on the back of the card.

We will cancel your card if you ask us to do so or if it is lost, stolen or we reasonably believe it is being misused or when your account is closed.

Payments out of your account

How do I send money out from my account?

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Money can be withdrawn from most UK cash machines using your Instant Access Savings Account card and PIN.

How much money can I send out within 24 hours?

Payment Method	Maximum amount you can send out within 24 hours (subject to your available balance)
Cash Machine	You can find the limit on our website.
Internal Transfers to other Tesco Bank accounts in your own name using the Mobile App, Online Banking and Telephony	£100,000 per transaction, with no limit on the number of transactions you can make per day
Internal Transfers to other Tesco Bank accounts in your own name using a TPP*	£10,000
Transfers to other non-Tesco Bank accounts in your own name in the UK using the Mobile App, Online Banking and a TPP*	£10,000 limit for each payment method

Payment Method	Maximum amount you can send out within 24 hours (subject to your available balance)
Internal Transfers to other Tesco Bank accounts in your own name using the Mobile App, Online Banking and Telephony	£100,000 per transaction, with no limit on the number of transactions you can make per day
Internal Transfers to other Tesco Bank accounts in your own name using a TPP*	£10,000
Transfers to other non-Tesco Bank accounts in your own name in the UK using the Mobile App, Online Banking and a TPP*	£10,000 limit for each payment method

Protecting your account

What should I do to keep my account secure?

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You must:

- keep all of your Tesco Bank security details secret (this includes Mobile App, Online Banking and phone security details) and take reasonable precautions to prevent them becoming known to another person;
- ~~sign your card as soon as you receive it;~~
- keep all receipts and transaction records secure. If you wish to dispose of them, you should do so in a way that ensures they cannot be read, such as shredding; **and**
- ~~keep your card secure at all times and don't allow anyone else to use it.~~

You must not:

- write down or record your Tesco Bank security details in a way which could be easily understood by someone else; or
- let anyone else know or use your Tesco Bank security details (not even a joint account holder – they'll have their own). **You'll never be asked for your PIN by us or anyone else, so you should never disclose this, even to the Police or other security agency.**

If you do not keep your account secure you may be liable for transactions which you did not authorise.

You must:

- keep all of your Tesco Bank security details secret (this includes Mobile App, Online Banking and phone security details) and take reasonable precautions to prevent them becoming known to another person;
- keep all receipts and transaction records secure. If you wish to dispose of them, you should do so in a way that ensures they cannot be read, such as shredding.

You must not:

- write down or record your Tesco Bank security details in a way which could be easily understood by someone else; or
- let anyone else know or use your Tesco Bank security details (not even a joint account holder – they'll have their own).

If you do not keep your account secure you may be liable for transactions which you did not authorise.

What do I need to pay if someone else makes transactions with my security details or a fraud is committed?

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If this happens	Amount you pay
You (or a joint account holder) call us: because your card, PIN or security details have been stolen.	You will pay a maximum of £35 if your Tesco Bank security details are misused before you tell us that they have been stolen or you failed to take all reasonable steps to keep your security details safe. You will not have to pay for any transactions made after you contact us.
Your card is used before you receive it.	You will not have to pay anything.
You (or a joint account holder): • give permission for someone else to use your card, PIN or security details; or • act with gross negligence.	All transactions on the account – no limit. This applies to all transactions made before you tell us about this. You will not have to pay for any transactions made after you contact us about this.
Fraudulent transactions by you (or a joint account holder).	All transactions on the account – no limit.

If this happens	Amount you pay
You (or a joint account holder) call us because your security details have been stolen.	You will pay a maximum of £35 if your Tesco Bank security details are misused before you tell us that they have been stolen or you failed to take all reasonable steps to keep your security details safe. You will not have to pay for any transactions made after you contact us.
You (or a joint account holder): • give permission for someone else to use your security details; or • act with gross negligence.	All transactions on the account – no limit. This applies to all transactions made before you tell us about this. You will not have to pay for any transactions made after you contact us about this.
Fraudulent transactions by you (or a joint account holder).	All transactions on the account – no limit.

Are there times when I can't access or make transactions on my account?

For security reasons

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To protect your account we can block access to it in our Mobile App, Online Banking or over the phone. We will only do this if we think it's reasonably necessary because:

- we believe your security details may have been compromised;
- there's suspected fraudulent or unauthorised use of the security details;
- we have been unable to contact you; or
- we believe the account is no longer in use.

We can also withdraw, suspend or restrict the use of your card and/or PIN for the reasons above.

To protect your account we can block access to it in our Mobile App, Online Banking or over the phone. We will only do this if we think it's reasonably necessary because:

- we believe your security details may have been compromised;
- there's suspected fraudulent or unauthorised use of the security details;
- we have been unable to contact you; or
- we believe the account is no longer in use.

<p>Can you block my card or refuse to carry out a transaction on my account?</p>	<p>Can you refuse to carry out a transaction on my account?</p>
<p>Yes, this would be because:</p> <ul style="list-style-type: none"> • you don't have enough money in your account; • we have reasonable grounds to suspect fraud, misuse of your account or criminal purposes; • you would exceed a limit we have set; • we have reasonable grounds to suspect the security of your account has been compromised; • we're ordered to do so by a court, regulator or other enforcement authority; • we're informed that you have died; • you've reported your card lost or stolen; or • the transaction seems unusual when compared to other transactions on your account. <p>This could mean that the use of your card and/or PIN is suspended, restricted or withdrawn.</p>	<p>Yes, this would be because:</p> <ul style="list-style-type: none"> • you don't have enough money in your account; • we have reasonable grounds to suspect fraud, misuse of your account or criminal purposes; • you would exceed a limit we have set; • we have reasonable grounds to suspect the security of your account has been compromised; • we're ordered to do so by a court, regulator or other enforcement authority; • we're informed that you have died; or • the transaction seems unusual when compared to other transactions on your account.
<p>Will you tell me if you refuse to carry out a transaction or block access to my account/card?</p>	<p>Will you tell me if you refuse to carry out a transaction or block access to my account?</p>
<p>Powers of Attorney Page 11</p>	
<p>Can I let someone with Power of Attorney over my account use my Instant Access Savings Account card?</p>	
<p>The Attorney should not use your Instant Access Savings Account card.</p>	



All your documents are available in large print, audio or braille. To use Relay UK, just add 18001 before any of our phone numbers. For British Sign Language users, visit [tescobank.com/bsl](https://www.tescobank.com/bsl)

Find out more and get the help you need at [tescobank.com/support](https://www.tescobank.com/support)

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