

# Terms and Conditions

Junior Cash ISA

Effective 1 November 2024



Savings

**TESCO** Bank

## Your agreement with us is made up of the following:

1. **This document** – it explains how the account operates.
2. **The Welcome letter** – it outlines the account number and sort code which will operate on the account.

Once the account is open, we'll also give you some more information to help you get the most out of the account.

If you use our Mobile App or Online Banking, you'll need to sign up for the separate terms and conditions for those services.

## Your right to cancel:

If you change your mind and no longer wish to open this account, you can cancel the account within 30 days of the date on the welcome letter. You can also transfer the account to another provider any time after that by contacting us on **0345 678 5678\*** or by downloading a Transfer Authority Form from Online Banking.

## Keeping the Registered Contact in control:

We've designed the Tesco Bank Junior Cash ISA to keep the Registered Contact in control:

- **If things go wrong** – we're here to help. You're protected against fraudulent transactions and we'll sort things out as soon as we can. For more information please see the 'Refunds' section.
- **Banking your way** – we'll help the Registered Contact manage the money wherever they want to – by mobile, online or by telephone.

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

---

### About the account

---

#### What is a Junior Cash ISA?

A Junior Cash ISA is a savings account for children up to the age of 18, which allows interest to be earned tax-free on money saved for the child.

Money paid into a Junior Cash ISA cannot be withdrawn until the child turns 18. The money must remain beneficially owned by the child at all times, and must not be assigned to someone else or used as security for a loan.

When money is paid into a Junior Cash ISA this is known as making a '**subscription**'. Subscriptions can only be made up to a maximum limit each year. This is known as the '**annual allowance**'.

Our savings accounts are designed to help you save money for the future. They're not intended to be used for day-to-day transactions, so should not be used to receive wages, salary, benefits, pension payments or payments from other people. If you think the child will need regular access to the money – for example to pay bills – then this is unlikely to be the right account for them.

---

---

### Who can hold a Junior Cash ISA?

A child can have a Junior Cash ISA if they:

- are under 18;
  - do not have a Child Trust Fund (unless the Child Trust Fund is being transferred into the Tesco Bank Junior Cash ISA on opening); and
  - are resident in the UK, or are a UK Crown servant, a dependent of a UK Crown servant or married to or in a civil partnership with a Crown servant. For more information about this, please contact HMRC.
- 

### The Registered Contact

If the child is under 16, the account must be managed by someone who has parental responsibility for the child. The person who manages the account is known as the **'Registered Contact'**. This is the person we'll contact about the account and who'll manage the account in our Mobile App, Online Banking and over the phone.

At 16, the child can choose to manage the account instead and become the Registered Contact. There can only be one Registered Contact at any one time. This means that if the child chooses to become the Registered Contact, we will not be able to discuss the account with the previous Registered Contact.

Where we hold a mobile telephone number or an email address for the Registered Contact, we may contact the Registered Contact electronically (e.g. by text, email or in-app messaging) in relation to servicing updates on the account. Where we do not hold these details for the Registered Contact, we will either write or telephone them with servicing updates on the account. This means that the Registered Contact may only get an email or a text from us, and not receive a letter in the post. We'll never contact the Registered Contact asking them to share security details. For security purposes, we may no longer communicate with the Registered Contact if we have reason to believe they have moved, or if we think that their contact details may be out-of-date.

If we suspect fraud or a security threat on the account, we will let the Registered Contact know by text, telephone, email or letter. We'll never ask the Registered Contact for their full PIN, password, Mobile App passcode or Online Banking security number over the telephone, or via email or text. When the Registered Contact calls us we will need to identify them. We will do this by asking for information known only to the Registered Contact, and by requesting some of the digits of certain passwords, passcodes or security numbers.

You should note that some methods we use, such as email or text, can't be guaranteed to be completely secure. As texts and emails can be intercepted, we will keep confidential information to a minimum and you should never send us any confidential information via text or email.

**The Registered Contact must keep us informed of any changes of address if either they or the child move.**

The Registered Contact must tell us if their name or contact details change. If they don't, we'll continue to use the details last given to us, and we won't be responsible if we can't contact the Registered Contact or if we send confidential information using out-of-date contact details. For your security, we may block access to the account if we're unable to contact the Registered Contact.

For your security, we may no longer communicate with the Registered Contact if we have reason to believe they have moved or we reasonably believe that the account is no longer in use.

---

### Who can be the Registered Contact?

The Registered Contact must:

- have parental responsibility for the child or, if the child is over 16, the child can be the Registered Contact. If the child is not the Registered Contact, the Registered Contact must be over 18 years old;
  - complete a Junior Cash ISA Declaration, confirming that the details they have provided in relation to the Junior Cash ISA are correct; and
  - confirm that the child does not have an existing Junior Cash ISA which money has been paid in to, unless all of the money saved into an existing Junior Cash ISA is going to be transferred to the Tesco Bank Junior Cash ISA (please see the 'Transferring a Junior ISA' section below).
- 

### Who can have parental responsibility for the Child?

The following people can have parental responsibility for the child:

- the child's natural parent;
  - a person who has legally adopted the child; or
  - a person who has been granted parental responsibility for the child by the Courts.
-

---

### How will you provide the Registered Contact information about the account?

Account communications, such as statements will be available for the Registered Contact to view electronically in the Mobile App and Online Banking. If the Registered Contact receives paperless statements, we may notify them of changes to the terms and conditions by email.

We'll let the Registered Contact know (by text or email) when a document is available for viewing. We can't guarantee that messages or emails will get through, so the Registered Contact should check our Mobile App or Online Banking regularly.

The Registered Contact can change their paperless preferences in our Mobile App, Online Banking or by calling us.

We may still send the Registered Contact correspondence by post if we think that it's important or necessary, or we think that the Registered Contact's details may be out-of-date.

We will never email the Registered Contact asking for confidential or personal information. Please do not respond to any emails that appear to be from Tesco Bank asking for your security details. If you think you've received a fraudulent email, please forward it to [phishing@tescobank.com](mailto:phishing@tescobank.com) and we'll investigate this further. Visit our Security and Fraud Centre at [tescobank.com](https://www.tescobank.com) under the 'Help' section to find out more information on staying safe online.

---

## Paying money into a Junior Cash ISA

---

### How much can be paid to a Junior Cash ISA?

HMRC sets an annual Junior ISA subscription allowance each tax year (6 April to the following 5 April).

This is the total amount that can be saved altogether into a Junior Cash ISA and Junior Stocks and Shares ISA tax-free in the tax year.

The current allowance is detailed in our Key Features Document/Summary Box and in the Welcome letter. The allowance can also be checked at any time in our Mobile App or Online Banking.

---

### Who can send money to a Junior Cash ISA?

Anyone can send money to a Junior Cash ISA, whether they are resident in the UK or not. Once money is paid into a Junior Cash ISA, the money belongs to the child.

---

### Can money be withdrawn from a Junior Cash ISA?

No, apart from the right to cancel (please see the 'Cancellation' section for further information), money cannot be taken out of the account until the child turns 18. It is, however, possible to transfer a Junior Cash ISA to a Junior ISA with another provider (please see the 'Transferring a Junior ISA' section for further information).

In exceptional circumstances withdrawals may be allowed, for example, where the child is diagnosed with a terminal illness. We need permission from HMRC to do this. For more information about this please contact us.

---

## Cancellation

---

### Can the account be cancelled?

Yes. The account can be cancelled by the Registered Contact at any time up to 30 days from the day the Registered Contact receives their Welcome letter. If the Registered Contact wants to cancel during this time, they must contact us to let us know. When this happens we'll return the money already paid back to where it came from. When we do this we will also return any interest earned up until that point. We will not deduct tax from this interest unless we are required to do so by law. Please note that you may be liable to pay tax on the interest you have earned. Please contact HMRC if you need further information about tax or tax exemptions.

If the Registered Contact cancels the account, we will treat this as if the account had never been opened and any money paid in up until the Registered Contact tells us they want to cancel will not count towards the child's annual Junior Cash ISA allowance. This means that a new Junior Cash ISA could be opened for the child in the same tax year subject to HMRC restrictions.

---

---

## Interest

---

### How is interest calculated?

The account will earn interest at our standard Junior Cash ISA interest rate (which is variable).

The interest rate which applies to the account will be confirmed in the Key Features Document/Summary Box.

We will pay interest into the account either monthly or annually depending on the options available at the time the account is opened. We will confirm to the Registered Contact when interest will be paid in the Key Features Document/Summary Box.

Interest will be earned at a daily rate. We will calculate interest based on the money in the account at the end of each day. If interest is paid annually, at the end of the year we will add up the interest from each day over the year and then pay the total into the account. We will pay interest on the anniversary of the account opening. This means if the account was opened on the 2nd April we will pay interest on the 2nd April the next year and so on depending on how long the account is open.

If interest is paid monthly, at the end of the month we will add up the interest from each day over the month and pay the total into the account. We will pay interest a month after the account was opened except if the account was opened on a date that does not take place in each calendar month, in which case we will pay interest the next calendar day. For example if the account was opened on the 3rd April then we will pay interest on the 3rd of each month but if the account was opened on the 31st January we will pay interest on the 1st March.

The Registered Contact can also find out how much interest the account is earning by checking our interest rates in our Mobile App or Online Banking, or by contacting us.

---

### What do I need to know about bonus interest?

We may from time to time pay bonus interest.

If we do offer to pay bonus interest on the account, we will tell the Registered Contact in advance about the terms applicable to that bonus interest, including the application date, how this will be calculated and the length of time for which the bonus Interest will apply (also known as the Bonus Period).

We will write to the Registered Contact in advance to let them know when the current Bonus Period is coming to an end.

We'll never change a bonus rate during a bonus period, but please remember that the standard Junior Cash ISA interest rate is variable and may change from time to time, which means that the overall interest received during a Bonus Period may change.

---

### Can you change the interest rate?

The account is a variable interest rate account and we may change the interest rate which applies to the account at any time. If we're going to reduce the interest rate, and the balance is £100 or more, we'll always contact the Registered Contact and give them at least 14 days' notice. The reasons which may lead us to decrease interest rates include where there is a change (or where we reasonably expect a change):

- in the costs we incur in providing services to our customers;
- in the Bank of England base rate;
- in the market conditions which affect interest rates; or
- in law, regulatory or industry code requirements.

These are just examples and we may make changes for other reasons.

If the Registered Contact is unhappy with the new interest rate, they may choose to close the account by transferring the money in the Junior Cash ISA to a Junior ISA with another provider.

If the Registered Contact doesn't tell us that they want to close the account before the date of the decrease, we'll assume that they want to keep the account open and the interest rate on the account will be decreased.

When the interest rate increases, the new rate will be shown in our Mobile App and Online Banking. We may also contact the Registered Contact to let them know.

The Registered Contact can also find out how much interest the funds in the account are earning at any time in our Mobile App, Online Banking or by contacting us.

---

## Payments into the account

### How can money be sent to the account?

Money can be sent to the account in the following ways:

Payment Source	Description
Standing Order	The Registered Contact can make regular payments by setting up a Standing Order from another UK bank account in your name. The Registered Contact would need to arrange this directly with the other bank. You'll need the Tesco Bank sort code and account number to do this.
Internal transfer from another Tesco Bank account	The Registered Contact can send money from another Tesco Bank account using our Mobile App, Online Banking or by calling us. You'll need the Tesco Bank security details and sort code and account number to do this.
Transfer money from another non-Tesco Bank account in the UK	The Registered Contact can send us money from another UK bank account not held with Tesco Bank (for example your current account with another bank). The Registered Contact would need to arrange this directly with the other bank. You'll need the Tesco Bank sort code and account number to do this.
Cheques	Cheques can be posted to us. Please see the 'Contacting us' section at the end of this document. Only cheques made payable to the account holder (i.e. the child and not the Registered Contact) will be accepted.
Transfer from another Junior ISA	Money can be transferred from another Junior ISA using the ISA transfer process.

The account does not accept payments which are not made in UK pounds or money paid in from non-UK bank accounts. Any money which is not in UK pounds or sent from a non-UK bank account will automatically be returned to where it came from.

### How long will it take for money to appear in the account?

Payment Source	The money will appear in the account	Interest will be earned
Standing Orders	As soon as we receive it.	From the day we receive the money.
Moving money from another bank account	As soon as we receive it.	From the day we receive the money.
Moving money internally from another Tesco Bank account	Within 2 hours.	From the day we receive the money.
Cheque	If we receive and process the cheque on a Business Day, the money will be available to spend and will start earning interest before midnight on the next Business Day.	

A Business Day is any day from Monday to Friday which is not a bank holiday in England and Wales.

---

## Transferring a Junior ISA

---

Although money cannot be withdrawn from a Junior Cash ISA until the child turns 18, it is possible to transfer the money held in a Junior Cash ISA to a different provider. A child cannot hold more than one Junior Cash ISA and one Junior Stocks and Shares ISA at any one time.

The following can be transferred:

- all but not part of the funds saved in an existing Junior Cash ISA can be transferred to a new Junior Cash ISA;
- all or part of the funds in a Junior Cash ISA saved in a previous tax year can be transferred to a Junior Stocks and Shares ISA; or
- if all of the money held in a Junior Cash ISA is transferred into a Junior Stocks and Shares ISA a new Junior Cash ISA can be opened.

It is not possible under HMRC Rules to transfer money between a Junior ISA and adult ISA.

**Please note that it is not possible for a child to hold a Tesco Bank Junior Cash ISA and Tesco Bank adult Cash ISA at the same time.**

---

### Can money be transferred into the account from another Junior ISA?

Yes, money can be transferred into the account from an existing Junior ISA when the account is opened. A Transfer Authority form will need to be completed by the Registered Contact. Once we receive the completed form, we will contact the existing Junior ISA provider within 5 Business Days. The transfer should be completed within 15 Business Days of us receiving the completed form (Stocks and Shares Junior ISA may take up to 30 days). We'll start paying interest after we receive funds from the existing Junior ISA provider or 16 Business Days after receipt of the completed form, whichever is earlier.

---

### Can money be transferred out of the account to another Junior ISA?

To transfer money to another Junior ISA provider, the Registered Contact will need to ask the new provider to arrange this. They will contact us and we'll normally send the money to the new Junior ISA provider within 5 Business Days of receiving their request.

---

## The child's 16th birthday

---

### What happens when the child reaches 16?

Shortly before the child's 16th birthday, we'll write to the Registered Contact and the child. The child will be asked if they would like to become the Registered Contact and operate the account themselves or if they would like the existing Registered Contact to continue to operate the account until the child's 18th birthday.

If the child chooses to become the Registered Contact at this point, they will need to let us know by contacting us. The child can become the Registered Contact without the existing Registered Contact's permission. Once the child becomes the Registered Contact, we will no longer write to the previous Registered Contact and they will not be able to manage the account.

We'll ask the child to do the following before they can become the Registered Contact:

- provide us with certain details to allow us to confirm the child's identity;
  - complete a Junior Cash ISA Declaration; and
  - set up Telephone Banking security details.
-

---

## The child's 18th birthday

---

<b>What happens when the child reaches 18?</b>	<p>We'll write to the child shortly before their 18th birthday to let them know the options available to them once they turn 18.</p> <p>Once the child turns 18:</p> <ul style="list-style-type: none"><li>• if the child has not become the Registered Contact on the account before they reach 18, they will have to provide us with certain details to allow us to confirm their identity together with details of another bank account they hold before they can access the money in the account.</li><li>• once the child becomes the Registered Contact we will no longer write to the previous Registered Contact and they will not be able to manage the account.</li><li>• if the child chooses to close the account, all of the funds must be withdrawn or transferred in one single amount – multiple withdrawals cannot be made.</li><li>• if the child doesn't let us know what they would like to do with the funds, the account will remain tax-free.</li></ul>
------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

---

---

## Other important information about Junior ISAs

---

<b>What will happen to the Junior Cash ISA if the child moves out of the UK?</b>	<p>Subscriptions can continue to be made to the account and interest earned will remain tax-free. Money will still not be able to be withdrawn from the account until the child reaches the age of 18.</p>
<b>What happens if the annual subscription allowance is exceeded?</b>	<p>We will refund the subscription which has caused the annual allowance to be exceeded to where it came from and then contact the Registered Contact to let them know that we have done this. Please note, we will only know if the annual allowance on the Junior ISA with Tesco Bank has been reached, not on any other Junior Stocks and Shares ISA account held with another provider.</p>
<b>What happens if HMRC find an issue with the account?</b>	<p>HMRC has very strict rules in relation to Junior ISA accounts. We must report certain information about the account to HMRC. If HMRC find an issue with the account, they will tell us what course of action must be taken to correct the issue. This may include closing the account.</p> <p>If an issue cannot be corrected, HMRC may tell us to close the account. We will always contact the Registered Contact to let them know what action must be taken. We will also notify the Registered Contact if for any reason the Junior Cash ISA has or will become void because of a failure to satisfy the Junior ISA Regulations. If we can't contact the Registered Contact before we take action we will notify them about this immediately afterwards.</p>
<b>Can any rights in relation to the Junior Cash ISA be transferred to any other person?</b>	<p>No</p>
<b>Can the Junior Cash ISA be used as security for a loan?</b>	<p>No</p>

---

---

## Statements

---

<b>When will you provide me with statements?</b>	<p>We'll provide the Registered Contact with an annual statement once per year on the anniversary of the account opening. If the account is paperless, we'll email or text the Registered Contact when a statement is ready to view.</p> <p>The account balance can be viewed at any time in our Mobile App, Online Banking or by contacting us. The Registered Contact can call us to request a statement whenever they need one.</p>
--------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

---



---

## Powers of Attorney

---

**Can the Registered Contact grant a Power of Attorney over the account to allow someone else to operate the account on their behalf?**

A Power of Attorney can only be granted over the account, if the child is over 16 and is the Registered Contact for the account. If the Registered Contact cannot operate the account, someone else with parental responsibility will need to become the new Registered Contact.

---

---

## Managing the account

---

**How can the account be managed?**

The account can be managed by the Registered Contact in our Mobile App, Online Banking or Telephone Banking. You will need to register to use the Mobile App and Online Banking.

---

---

## Opening the account

---

During our account opening process we must take steps to confirm the Registered Contact's identity. If we do not receive the information we request within 30 days we'll return the money in the account to where it came from and close the account. We'll also return any interest earned up until that point but will deduct tax from this first. When we close the account in these circumstances we'll treat this as if the account was never opened. This means the child would still have their full Cash ISA allowance for the current tax year subject to HMRC restrictions.

---

---

## Closing the account

---

**Can the account be closed?**

The account can only be closed where:

- the child reaches 18;
- all funds in the account have been transferred to another Junior ISA;
- the child is diagnosed with a terminal illness, or dies; or
- the Registered Contact fails anti-money laundering or identity checks in the first 30 days from account opening. When this happens we'll return the funds to where they came from.

The account will be closed if HMRC tell us to close the account (see the 'What happens if HMRC find an issue with the account?' section).

We may close the account without notice if it has had a £0 balance for at least a year.

---

---

## Protecting the account

---

**What must be done to keep the account secure?**

**The Registered Contact must:**

- keep their Tesco Bank security details secret; and
- 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.

**The Registered Contact must not:**

- write down or record their Tesco Bank security details in a way which could be easily understood or recognised by someone else; or
- let anyone else know or use their Tesco Bank security details.

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

---

---

<b>What if the Registered Contact thinks someone else knows their security details?</b>	The Registered Contact must contact us immediately to let us know and change the security details.
-----------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------

---

<b>For security reasons</b>	<p>To protect the account we can block access to it in our Mobile App, Online Banking or over the phone. We may also hold or refuse to act on a payment instruction in order to protect the account. We'll only do this if we think it's reasonably necessary because:</p> <ul style="list-style-type: none"><li>• we believe the Mobile App, Online Banking or phone security details may have been compromised;</li><li>• there's suspected fraudulent or unauthorised use of the security details;</li><li>• we believe the account is no longer in use; or</li><li>• we have been unable to contact the Registered Contact.</li></ul>
-----------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

---

## Changing the Terms and Conditions

---

<b>Can you change the terms and conditions?</b>	<p>Yes. We will always act reasonably when we do this. The terms and conditions will only be changed for any of the following reasons:</p> <ul style="list-style-type: none"><li>• where we believe that the change would make the terms easier to understand or fairer to the child;</li><li>• we are making changes to the way we look after the account as a result of changes in the banking or financial system, technology, or the systems we use to run our banking business, or as a result of changes in law, industry codes, the decision of an Ombudsman or any other regulatory requirement (or where we expect that there will be a change of this type);</li><li>• to respond proportionately to changes in the costs we reasonably incur in providing the account (including funding costs);</li><li>• to respond proportionately to a change in the Bank of England base rate or any other public-listed market rate;</li><li>• to introduce new services to the account; or</li><li>• to reflect good banking practice.</li></ul>
-------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

---

<b>When we'll give notice</b>	<p>For changes to the terms and conditions relating to how we manage some payments to and from the account, and how we manage information about those payments, we'll tell the Registered Contact using any of the contact details (including email address) they have given, at least 2 months before it happens. For example, this could include changes to the 'Payments into the account' and 'Transferring a Junior ISA' and 'How long will it take for money to appear in the account?' sections of this document.</p> <p>For other changes to your terms and conditions that are to the child's disadvantage we'll tell the Registered Contact using any of the contact details (including email address) they have given at least 30 days before we make the change. If the Registered Contact isn't happy with the change, they may close the account by transferring to another provider using the ISA transfer process before the change takes effect. If they choose to do this, they won't have to pay any charges that might otherwise apply.</p> <p>If the change is not to the child's disadvantage, we'll tell the Registered Contact as soon as we can, using any of their contact details (including email address). This may be after we've made the change.</p>
-------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

---

---

## Other information

---

- We will not be liable if we break these terms and conditions due (directly or indirectly) to:
    - abnormal and unforeseen circumstances outside our control, the consequences of which would have been unavoidable – this may include the failure of any machine, data processing system or transmission link or delays and failures due to industrial action; or
    - our obligations under UK law.
  - We will not be liable to you:
    - for any loss of business, loss of goodwill, loss of opportunity or loss of profit in any circumstances; or
    - any loss to you we could not have reasonably anticipated when you gave us the instruction.
  - If the child's address is in Scotland, Scots law applies to these terms and conditions and disputes between us will be referred to the Scottish courts. If the child's address is elsewhere, English law will apply and disputes will be referred to the courts in the country the child lives in (England, Wales or Northern Ireland).
- 
- We will communicate in English and the Registered Contact can ask for a copy of these terms and conditions at any time.
  - We are required to provide details of all our ISA customers to HMRC. If the child is, or becomes non resident in the UK, HMRC may have to share this information with the tax authorities in the child's country of residence.
  - We are the ISA Manager and the ISA Provider in relation to the account. We may transfer all or some of our rights and duties as ISA Manager and/or ISA Manager or ISA Provider under these terms and conditions to another company in the future (this is sometimes called an assignation or assignment). We'll only do this where we are satisfied that they are competent to carry out the duties transferred and will treat our customers to the same standard as we have.
  - Tesco Bank is a trading name of Barclays Bank UK PLC, registered in England No. 9740322, Registered Office: 1 Churchill Place, London E14 5HP.
  - Barclays Bank UK PLC (trading as Tesco Bank) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 759676. You can check this on the Financial Services Register by visiting the website [fca.org.uk/firms/systems-reporting/register](http://fca.org.uk/firms/systems-reporting/register) or by contacting the PRA on 0207 601 4878.
- 

---

## How to make a complaint

---

Obviously, we hope you never have to make a complaint. If you do, we promise we'll try to resolve it as quickly as we can. You can raise a complaint via our online form on [tescobank.com/complaints](http://tescobank.com/complaints), where you can also find information on our complaint handling process.

Alternatively call us on **0345 678 5678** or write to us at **Tesco Bank, PO Box 27010, Glasgow, G2 2DR**.

If you're not happy with our response to your complaint, you can refer your complaint to the Financial Ombudsman Service (FOS). You can find out more about the FOS by writing to them at **The Financial Ombudsman Service, Exchange Tower, London, E14 9SR** or by telephoning on **0800 023 4567**. Details are also available from their website, [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

---

---

## Financial Services Compensation Scheme

---

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. In respect of deposits, customers with eligible deposits are entitled to claim up to the current FSCS protection limit for deposits.

Joint account holders are each entitled to claim compensation. Where you hold joint accounts, you'll be allocated an equal share of any joint account balance which will count towards your individual combined balance.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please call us or refer to the FSCS website [fscs.org.uk](http://fscs.org.uk) or call the FSCS on **020 7741 4100** or **0800 678 1100**. Please note only compensation related queries should be directed to the FSCS.

---

---

## Contacting us

### What do I do if I have a query?

You'll find useful information about your account at [tescobank.com](https://www.tescobank.com) or in our Mobile App or Online Banking.

### Can I speak to you on the telephone?

- You can speak to us about the account by calling us on **0345 678 5678**.
- For help with our Mobile App or Online Banking please contact **0345 300 3511**.
- You'll need your Tesco Bank security details to speak to us – these are the details known only to you that you set up when you opened the account. You'll need to use these so we know it's you that we are speaking to.
- Lines are open Monday-Friday 8am to 8pm and Saturday-Sunday 9am to 3pm and all telephone calls may be recorded for training and security purposes.
- If you have difficulties with your hearing or speech, contact us through Relay UK. Just call **18001 0345 678 5678**.

### How do I write to you?

You can write to us at:

**Tesco Bank Savings Operations**  
**PO Box 27017**  
**Broadway One**  
**Glasgow**  
**G2 9FH**

We do not accept deposits of cheques or cash at this address.

Please send cheques to:

**Freepost Tesco Bank, 4943**

---



All your documents are available in large print, audio or braille. To use Relay UK, just add 18001 before any of our phone numbers. Find out more and get the help you need at [tescobank.com/support](https://www.tescobank.com/support).



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

Tesco Bank is a trading name of Barclays Bank UK PLC. Registered in England no. 9740322. Registered Office: 1 Churchill Place, London E14 5HP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

SJISAT 1124