

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION (where appropriate, this includes a reference to the relevant sections of the underlying documentation where the information can be found)	ADDITIONAL INFORMATION
ST500	21180017GBW1M5M660	First contact point	N/A (General Information)	(ALPHANUM-1000)	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST501	X526974825735X52697482566	Instrument identification code	N/A (General Information)	(ISIN)	N/A	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
ST502	21180017GBW1M5M660	Legal Entity Identifier (LEI)	N/A (General Information)	(LEI)	N/A	The LEI of the originator(s) and sponsor(s) (and, where available, original lender(s)).	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
ST503	N/A	Notification identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where reporting an update, the unique reference number assigned by the FCA to the previously notified STS notification.	N/A
ST504	21180017GBW1M5M660N00001	Unique identifier	N/A (General Information)	(ALPHANUM-100)	N/A	The unique identifier assigned by the reporting entity in accordance with Article 1(1) of Commission Delegated Regulation (EU) 2020/224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SPSE.	N/A
ST505	N/A	Prospectus identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
ST506	European DataWarehouse GmbH	Securitisation repository	N/A (General Information)	(ALPHANUM-1000)	N/A	Where available, the name of the registered securitisation repository.	N/A
ST507	Delamare Cards MTN Issuer plc Series 2023-2 Notes	Securitisation name	N/A (General Information)	(ALPHANUM-100)	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
ST508	GB	Country of establishment	N/A (General Information)	(COUNTRYCODE_2)	Articles 18 and 27(B)	Where available, the country of establishment of the originator(s), sponsor(s), SPSE(s) and original lender(s).	N/A
ST509	non-ABCP securitisation	Securitisation classification	N/A (General Information)	(LIST)	N/A	The type of securitisation: non-ABCP securitisation, ABCP transaction, ABCP programme.	N/A
ST550	credit card receivables	Underlying exposures classification	N/A (General Information)	(LIST)	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
ST551	27-Oct-23	Issue date	N/A (General Information)	(DATEFORMAT)	N/A	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A
ST552	27-Oct-23	Notification date	N/A (General Information)	(DATEFORMAT)	N/A	The date of notification to the PCA, or if prior to exit day, date of notification to ESMA.	N/A
ST553	Prime Collateralised Securities (PCS) UK Limited has confirmed compliance with the STS criteria	Authorised third party	N/A (General Information)	(ALPHANUM-1000)	Article 27(2)	Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
ST554	Prime Collateralised Securities (PCS) UK Limited, GB	Authorised third party (name)	N/A (General Information)	(ALPHANUM-1000)	Article 27(2)	Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party.	N/A
ST555		Non-emptiness row that serves to avoid re-numbering of rows					N/A
ST556	STS Compliant	STS status	N/A (General Information)	(ALPHANUM-1000)	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS, or that a STS notification should be revised.	N/A
ST557	Y	Originator (or original lender) not a UK credit institution or UK investment firm	N/A (General Information)	(Y/N)	Article 27(3)	A "Yes" or "No" statement as to whether the originator or original lender is a credit institution or investment firm established in the UK.	N/A
ST558	The originator is a credit institution subject to prudential, capital and liquidity regulation and supervision in the UK by the Prudential Regulation Authority and the Financial Conduct Authority.	Confirmation of credit-granting criteria	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field ST557 is "No", confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
ST559	N/A	Declaration that the credit-granting is subject to supervision	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field ST557 is "No", declaration that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
ST530	True Sale. Title to the receivables is acquired from the Transferor by the Receivables Trustee by means of an equitable assignment, or in the case of Scottish receivables, by means of a transfer by way of a trust, in each case with the same legal effect as a true sale and in a manner that is enforceable against the Transferor or any other third party. Pursuant to clause 4 of the receivables Securitisation Deed, subject to certain conditions, the Transferor may offer from time to time receivables to the Receivables Trustee by means of an equitable assignment, or as applicable, trust. The sale of English Receivables and Northern Irish Receivables is in equity only, and the transfer of the Scottish Receivables is of the beneficial interest only (joint transfer of legal title). As a matter of English, Northern Irish and Scots law, such equitable assignment or, as applicable, trust has the same legal effect as a true sale (see the Allen & Overy LLP opinion, the Tughans opinion, and the CMS legal opinion). Once sold, the receivables form part of the Trust Property held on the terms of the Delamare Receivables Trust by the Receivables Trustee pursuant to clause 4 of the Receivables Trust Deed and Servicing Agreement. Notification of the assignment of title occurs on the occurrence of certain specified events set out in clause 6 of the Receivables Securitisation Deed. [Enforceability: Under applicable law (as reflected in the Allen & Overy LLP opinion, the Tughans opinion, and the CMS legal opinion), the acquisition of title by the Receivables Trustee is enforceable against the Transferor or other third party. Schedule 6, Part 3 of the Receivables Securitisation Deed also includes representations on enforceability at paragraph 2. Legal opinions. The Allen & Overy LLP opinion, the Tughans opinion, and the CMS legal opinion confirm the true sale acquisition and enforceability. Disclosure: The base prospectus includes disclosure on the sale mechanics (see the base prospectus section "The Receivables", notification events (see the base prospectus section "The Receivables") and relevant representations and warranties (see the base prospectus section "The Receivables") set out in the Receivables Securitisation Deed.	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	(ALPHANUM-10000)	Article 20(3)	A concise explanation of how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST521	Under applicable insolvency laws in the United Kingdom (the Transferor's jurisdiction), assignment and transfer of the loans by the Transferor to the Receivables Trustee is not subject to severe clawback provisions in the event of the Transferor's insolvency as UK insolvency laws do not include "severe clawback provisions". The Allen & Overy LLP opinion, the Tughans opinion, and the CMS legal opinion analyse the applicable clawback provisions, none of which constitute "severe clawback provisions".	No severe clawback	Concise Explanation	(ALPHANUM-10000)	Article 20(2)	A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST522	See ST521	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with ST521, where appropriate, a confirmation whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20(1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST523	Each receivable was originated by Tezo Personal Finance plc (the Transferor) and no assets in the Securitised Portfolio have been acquired from a third party. The base prospectus identifies the original lender (see the sections of the base prospectus entitled "The Receivables"). All receivables are transferred pursuant to the Receivables Securitisation Deed (see clauses 2 to 4 of the deed).	Transfer where the seller is not the original lender	Confirmation	(ALPHANUM-1000)	Article 20(4)	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST524	Pursuant to each Offer, the Transferor offers to sell receivables to the Receivables Trustee by means of an assignment (see clauses 2 to 4 of the Receivables Securitisation Deed) and notification of the assignment of title occurs on the occurrence of certain specified events set out in the Receivables Securitisation Deed (clause 6) and summarised in the base prospectus (see the base prospectus section "The Receivables").	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	(ALPHANUM-10000)	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event progress as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SPSE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST525	All receivables are transferred pursuant to the Receivables Securitisation Deed on the same terms and conditions (clauses 2 to 4). The base prospectus identifies the originator (see the sections of the base prospectus entitled "The Receivables"), and includes disclosure on the relevant representations and warranties (see the base prospectus section "The Receivables"). The Receivables Securitisation Deed also includes relevant representations and warranties at Schedule 6, Part 3 at paragraph 2.	Representations and warranties	Concise Explanation	(ALPHANUM-10000)	Article 20(6)	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

57526	Eligibility Criteria. The receivables meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of the receivables on a discretionary basis (see the section of the base prospectus entitled "The Receivables"). Each receivable sold to the Receivables Trust must comply with the representations and warranties set out at Schedule 6 of the Receivables Securitisation Deed and summarised in the base prospectus at "The Receivables". Selection. The Transferor selects accounts to become Designated Accounts by applying the Eligibility Criteria to the Tesco Personal Finance plc credit card portfolios and then from the resulting pool selects on a random basis accounts to be Designated Accounts in sufficient principal balance for the desired addition. Additions are made on an ad hoc basis.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis.	Concise Explanation	(ALPHANIUM-1000)	Article 20(7)	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57527	In accordance with the requirements of Article 20(8) and Commission Delegated Regulation (EU) 2019/980 of 28 May 2019 (homogeneity of the underlying exposures), it is confirmed for the Delamare Cards MTN Issuer plc Series 2023-2 Notes that: (a) the receivables in the Securitised Portfolio have been underwritten according to similar underwriting standards which apply similar approaches to the assessments of credit risk associated with the receivables; (b) the receivables in the Securitised Portfolio are serviced according to similar servicing procedures with respect to monitoring, collection and administration of cash receivables from the receivables on the asset side of the issuer and Receivables Trust; (c) the receivables in the Securitised Portfolio all fall within the same asset category; and (d) the receivables are homogeneous with reference to at least one homogeneity factor from among those available for the respective asset category in accordance with Article 3, with the exception of the asset categories referred to in points (c) and (d) of Article 3. In respect of Delamare Cards MTN Issuer plc (1) securitised and non-securitised exposures have the same credit granting criteria; and (2) the underwriting criteria is applied unilaterally. See the eligibility criteria set out in the Receivables Securitisation Deed at Schedule 8 and the disclosure in the base prospectus at "The Receivables". The Securitised Portfolio is comprised of one asset type: credit card receivables in relation to accounts granted to obligors in the United Kingdom. For the purposes of Article 20(8) of the Securitisation Regulation, as far as the Transferor is aware, the receivables contain obligations that are in all material respects contractually binding and enforceable, with full recourse against Obligor in respect of payments due under Credit Card Agreements for the provision of credit for the purchase of goods and services and cash advances (and the related periodic finance charges and fees), subject to any laws and applicable regulations from time to time in effect relating to (i) applicable bankruptcy, insolvency, reorganisation, moratorium or other similar laws affecting the rights of creditors generally and (ii) general equitable principles and other limitations arising on enforcement in the jurisdiction of the relevant cardholder's jurisdiction of residence. The Securitised Portfolio is comprised of credit card receivables.	Homogeneity of assets	Detailed Explanation	(ALPHANIUM)	Article 20(8)	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57528	The Securitised Portfolio is comprised of credit card receivables based on standard form documentation, and therefore does not include any securitisation positions and Delamare Cards MTN Issuer plc Series 2023-2 Notes is not a securitisation (see Schedule 8 of the Receivables Securitisation Deed). The base prospectus also describes the Securitised Portfolio (see the base prospectus section "The Receivables").	Underlying exposure obligations: no securitisation	Confirmation	(ALPHANIUM-1000)	Article 20(8)	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57529	The Receivables Securitisation Deed represents include that each Eligible Account has been operated in accordance with the Transferor's Credit Card Guidelines (see Schedule 8, paragraph 2(i) of the Receivables Securitisation Deed). The Credit Card Guidelines are defined as "the standard form terms and conditions of its Credit Card Agreements or its usual policies, procedures and practices relating to the operation of its general credit card business" and therefore do not differ between securitised and non-securitised receivables. For purposes of Article 20(10) of the Securitisation Regulation, any material changes to the underwriting standards set out in the Credit Card Guidelines will be disclosed to investors in accordance with the securities law requirements applicable to the notes then in issue. The assessment of a prospective obligor's creditworthiness is conducted in accordance with the Credit Card Guidelines and aims, where appropriate, to meet the requirements set out in Article 8 of Directive (2006/46/EC) or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive (2014/17/EU).	Soundness of the underwriting standard	Detailed Explanation	(ALPHANIUM)	Article 20(10)	A detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised; - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay; - in how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402; - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2006/46/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57530	For the purposes of Article 20(10) of the Securitisation Regulation, Tesco Personal Finance plc's business has included the origination, underwriting and servicing of credit card receivables similar to those included in the Securitised Portfolio for significantly more than five years. Tesco Personal Finance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. See the section of the base prospectus entitled "Tesco Personal Finance plc" for additional details.	Originator/lender expertise	Detailed Explanation	(ALPHANIUM)	Article 20(10)	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57531	The Eligibility Criteria set out in the Receivables Securitisation Deed at Schedule 8 include that receivables in respect of an Eligible Account have not been charged-off (see Schedule 8, paragraph 2(i) of the Receivables Securitisation Deed) and such account has been operated by the Transferor as far as the Transferor is aware in all material respects in accordance with its Credit Card Guidelines and usual practices (see Schedule 8, paragraph 2(i) of the Receivables Securitisation Deed). The assessment of a prospective borrower's creditworthiness is conducted in accordance with the Credit Card Guidelines and, where appropriate, aims to meet the requirements set out in Article 8 of Directive (2006/46/EC) or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive (2014/17/EU). As far as the Transferor is aware, having taken all appropriate steps, the Securitised Portfolio does not contain accounts which are exposures in default (as defined in Article 176(1) of Regulation (EU) No 575/2013) or exposures to a credit-impaired debtor or guarantor (as specified in Article 20(11) (a) to (c)), in the Receivables Securitisation Deed, the Transferor has undertaken to use commercially reasonable efforts to procure that (i) Non-Compliant Accounts are not added to the Securitised Portfolio and (ii) if any Non-Compliant Accounts are identified after a review of the Securitised Portfolio, then the Transferor will exercise its option to have such Non-Compliant Accounts redispensed and the related Receivables repurchased, as set out in the base prospectus section "Regulatory Considerations".	Transferred underlying exposures without exposures in default	Detailed Explanation	(ALPHANIUM)	Article 20(11)	A detailed explanation as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or reduced exposures as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57532	N/A as exposures are credit card receivables.	At least one payment at the time of transfer	Confirmation	(ALPHANIUM-1000)	Article 20(12)	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57533	Repayments of the holders of the securitisation position has not been structured to depend on the sale of the receivables. The terms of the Delamare Cards MTN Issuer plc receivables trust provides for a variable Accumulation Period where Principal Collections allocated to the De-linked Trust Series are not reinvested in new Principal Receivables and instead are used to accumulate for notional tranches of the De-linked Trust Series that are in their Accumulation Period. As a result, repayments of the holders of the securitisation position depends on the performance of the receivables. See the base prospectus section "Sources of Funds to Pay the Loan Notes".	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	(ALPHANIUM)	Article 20(13)	A detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57534	seller's share	Compliance with the risk retention requirements	Concise Explanation	(LIST)	Article 21(1)	A concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402: An indication which entity retains the material net economic interest and which option is used for retaining the risk: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 4(3) of Regulation (EU) 2017/2402; (7) other options used.	Item 3.1 of Annex 9 and Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ST5535	Interest rate and currency risks. The Delamare Cards MTN Issuer plc programme has been structured to include measures to mitigate interest rate and currency risks through the life of the transaction, including, but not limited to, the mismatch between the setting of interest rates and fees applicable to credit card accounts and the reference rate on a particular Note Series and the hedging of foreign exchange rate risk, to ultimately cover obligations under a particular Note Series. In particular, where a particular Note Series (i) are issued in a currency other than Sterling, to protect the issuer against changes in the relevant foreign exchange rate, or (ii) pay (a) a fixed rate of interest or (b) a floating rate of interest different to the floating rate applicable to the relevant Loan Note, to protect the issuer against the risk that the interest received by the issuer from Funding 1 under the relevant Loan Note may fall below the fixed rate of interest payable on such Note Series. The swap agreements by their terms match cashflows from assets to liabilities, not for speculative purposes, and are based on ISDA forms. The Delamare Cards MTN Issuer plc Series 2023-2 Notes are Sterling-denominated SCVA-linked notes and, therefore, no additional swap agreements have been entered into in connection with the issuance. See the base prospectus sections entitled Sources of Funds to Pay the Loan Notes and Description of the Swap Agreements and the Series 2023-2 Final Terms. No derivative contracts. Under the terms and conditions of the Receivables Trust Deed and Servicing Agreement (for the Receivables Trustee) and of the Notes (for the Issuer), each of the Receivables Trustee and the Issuer has undertaken not to take certain actions other than those contemplated in a defined set of Relevant Documents. The Securitised Portfolio is comprised of credit card receivables based on standard form documentation, and therefore does not include derivatives.	Mitigation of interest rates (R) and currency (FX) risks	Concise Explanation	(ALPHANUM-1000)	Article 21(2)	A concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5536	Under the terms and conditions of the Notes and Loan Notes, each of the Master Issuer and the Loan Note Issuer No.1 have undertaken not to enter into any transactions other than those contemplated in a defined set of Transaction Documents (which includes derivatives for hedging purposes). The Securitised Portfolio is comprised of credit card receivables based on standard form documentation, and therefore does not include derivatives within the Securitised Portfolio.	Derivatives purchased/sold by SPPE	Concise Explanation	(ALPHANUM-1000)	Article 21(2)	A concise explanation that the SPPE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5537	The swap agreements are based on ISDA forms. See the base prospectus section "Description of the Swap Agreements".	Derivatives using common standards	Concise Explanation	(ALPHANUM-1000)	Article 21(2)	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5538	Interest on the credit card receivables and the 2023-2 Note Series is calculated by reference to the Tesco Personal Finance plc's interest rate setting policies from time to time. It is noted that the yield on a credit card portfolio is a function of a number of items and not just interest rates. See further the definition of "Finance Charge Collection" as set out in the base prospectus.	Referenced interest payments based on generally used interest rates	Concise Explanation	(ALPHANUM-1000)	Article 21(3)	A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5539	Following the enforcement of any security: (A) No amount of cash is trapped in the issuer beyond what is necessary to ensure its operational functioning or orderly repayment under the Notes and payments under the Notes are required to be applied in accordance with the Post Enforcement Priority of Payments. (B) The Post Enforcement Priority of Payments makes it clear that the principal receipts from the receivables are passed to noteholders via sequential amortisation, as determined by the seniority of the Notes, and repayment of the Notes is not reversed with regard to seniority. (C) There are no provisions in the transaction documents requiring automatic liquidation of the receivables at market value. See base prospectus sections entitled "The Security Trust Deed and Cash Management Agreement, The Note Trust Deed, Issuer Cashflows, Terms and Conditions of the Notes and Sources of Funds to Pay the Loan Notes."	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	(ALPHANUM-1000)	Article 21(4)	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5540	Confirmed - see ST5539.	No amount of cash shall be trapped	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5541	Confirmed with regard to the investor share of the trust's principal receivables - see ST5539.	Principal receipts shall be passed to investors	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation positions.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5542	Confirmed - see ST5539.	Repayment shall not be reversed with regard to seniority	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that the repayment of the securitisation positions is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5543	Confirmed - see ST5539.	No provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that no provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5544	N/A as transaction does not feature non-sequential priority of payments.	Securitisations featuring nonsequential priority of payments	Confirmation	(ALPHANUM-1000)	Article 21(5)	Confirmation that transaction featuring nonsequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5545	See ST5546.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	(ALPHANUM-1000)	Article 21(6)	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5546	Deterioration in the credit quality of the receivables is measured by reference to the Excess Available Funds averaged over three Monthly periods being less than the Required Excess Available Funds for such Monthly periods. See base prospectus section "The Loan Notes - Early Redemption Events, Rapid Amortisation Trigger Events and Regulated Amortisation Trigger Events" limb (b).	Deterioration in the credit quality of the underlying exposures	Concise Explanation	(ALPHANUM-1000)	Article 21(6)(a)	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5547	See base prospectus section entitled "The Delamare Cards Receivables Trust Trust Pay Out Events and Series Pay Out Events" limb (b) and (c).	Occurrence of an insolvency related event of the originator or servicer	Concise Explanation	(ALPHANUM-1000)	Article 21(6)(b)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5548	Value of the receivables is measured by reference to the Minimum Aggregate Principal Receivables. See base prospectus section "The Loan Notes - Early Redemption Events, Rapid Amortisation Trigger Events and Regulated Amortisation Trigger Events".	Value of the underlying exposures held by the SPPE falls below a predetermined threshold	Concise Explanation	(ALPHANUM-1000)	Article 21(6)(c)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5549	Value of the receivables is measured by reference to the Minimum Aggregate Principal Receivables. See base prospectus section "The Loan Notes - Early Redemption Events, Rapid Amortisation Trigger Events and Regulated Amortisation Trigger Events".	Failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period	Concise Explanation	(ALPHANUM-1000)	Article 21(6)(d)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5550	Confirmed. See the base prospectus sections entitled "Servicing of Receivables" and "The Note Trust Deed".	Information regarding contractual obligations of the servicer, trustee and other ancillary service providers	Confirmation	(ALPHANUM-1000)	Article 21(7)(a)	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7)(a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5551	Confirmed. See the base prospectus sections entitled "Servicing of Receivables".	Servicing continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(b)	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7)(b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5552	Confirmed. See the base prospectus section entitled "Description of the Swap Agreements".	Derivative counterparties continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7)(c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5553	Confirmed. See the base prospectus section entitled "Rating Trigger Table".	Liquidity providers and account bank continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information under Article 21(7)(c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5554	The servicer has undertaken the servicing of receivables of a similar nature to those securitised, for at least five years as the programme has been in place for more than five years and throughout that time Tesco Personal Finance plc has been servicing the loans. See the base prospectus section "Tesco Personal Finance plc". The servicer is an entity that is subject to prudential, capital and liquidity regulation and supervision in the UK, and the existence of well documented and adequate policies, procedures and risk management controls in this regard has been assessed on an ongoing basis by the Prudential Regulation Authority and the Financial Conduct Authority. See the base prospectus sections "Tesco Personal Finance plc" and "Tesco Personal Finance plc's Credit Card Portfolio".	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	(ALPHANUM)	Article 21(8)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(8) of Regulation (EU) 2017/2402.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ST555	Confirmed. For purposes of Article 21(9) of the Securitisation Regulation, the Credit Card Guidelines set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies. Consumer credit lending in the UK is a highly regulated activity and Tesco Personal Finance plc is subject to such regulation in dealing with customers in arrears. See the base prospectus sections entitled "Servicing of Receivables" and "Tesco Personal Finance plc Credit Card Portfolio".	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM-1000)	Article 21(9)	Confirmation that the underlying documentation sets out in clear and consistent terms definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST556	Confirmed. See the base prospectus section entitled Sources of Funds to Pay the Loan Notes, Terms and Conditions of the Notes and Issuer CashFlows. Any change in the priorities of payments which will materially adversely affect the repayment of the Notes shall be disclosed without undue delay to the extent required under Article 21(9) of the Securitisation Regulation.	Priorities of payment and trigger events	Confirmation	(ALPHANUM-1000)	Article 21(9)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST557	Confirmed. The Terms and Conditions of the Notes and the Note Trust Deed contain provisions for the resolution of conflicts between different classes of noteholders, voting rights of noteholders, and the responsibilities of the note trustee. See the base prospectus sections entitled "Terms and Conditions of the Notes".	Timely resolution of conflicts between classes of investors and responsibilities of trustees	Confirmation	(ALPHANUM-1000)	Article 21(10)	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST558	Confirmed. The Series 2023-2 Final Terms include static data and dynamic historical data on default and loss performance with respect to substantially similar receivables to those being securitised. Such data included in Series 2023-2 Final Terms covers a period of at least five years and is made available to investors prior to the pricing of any Notes.	Historical default and loss performance data	Confirmation	(ALPHANUM-1000)	Articles 22(1)	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST559	Confirmed. Independent auditors conduct an audit of a sample of the Securitised Portfolio prior to the issuance of Notes to confirm, among other things, pool data included in the Series 2023-2 Final Terms. The Series 2023-2 Final Terms includes a confirmation that the verification has occurred and which parameters have been subject to the verification and the criteria that have been applied for determining the representative sample. See the Series 2023-2 Final Terms.	Sample of the underlying exposures subject to external verifications	Confirmation	(ALPHANUM-1000)	Article 22(2)	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
ST560	Confirmed. The liability cash flow model has been made available to investors in accordance with the regulatory requirements and guidelines, and can be accessed at https://www.euroabs.com/it.aspx?d=1729 . See the base prospectus section entitled "General Information".	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM-1000)	Article 22(3)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	N/A
ST561	N/A as exposures are credit card receivables.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	(ALPHANUM-10000)	Article 22(4)	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	N/A
ST562	Confirmed. See the base prospectus sections entitled "Regulatory Considerations".	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM-1000)	Article 22(5)	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A