

# Cashback Terms for your Santander Edge credit card

These terms apply to cashback payments on your credit card.

## 1. What is cashback?

Cashback is a reward for spending on your card. Every time you make an eligible purchase, we'll give you back a percentage of the money you've spent. We explain what eligible purchases are below.

We pay you the cashback, so it won't impact any offers a retailer may give you.

## 2. When will you earn cashback?

You can earn cashback on eligible purchases made with your card.

**Important: you will only earn cashback on your card if you also hold a personal UK current account with Santander. cahoot, Cater Allen and Business Banking current accounts are not eligible. We refer to this as a 'Santander current account' in these terms.**

<b>You'll earn cashback on...</b> We call these 'eligible purchases' in these terms	<b>You won't earn cashback on...</b>
<ul style="list-style-type: none"><li>◦ Purchases of goods and services made by you or an additional cardholder on your card</li></ul>	<ul style="list-style-type: none"><li>◦ Balance transfers</li><li>◦ Cash transactions</li><li>◦ Travellers' cheques or foreign currency</li><li>◦ Interest</li><li>◦ Unauthorised or fraudulent transactions</li><li>◦ Any account charges</li><li>◦ Any purchases you cancel or are refunded</li><li>◦ Any purchases which take you over your credit limit</li></ul>

By 'cash transactions' we mean:

- taking out cash (including withdrawing cash from a cash machine)
- buying travellers' cheques
- buying foreign currency
- purchasing money orders
- gambling (including internet gambling and buying lottery tickets)
- other similar payments

Sometimes we call these 'quasi-cash transactions'.

By 'balance transfers' we mean making a payment to another lender to reduce or repay what you owe them. This could also mean making a payment to a personal current account or savings account with us or another lender in the UK.

### 3. Do you have to have a Santander current account to earn cashback?

Yes. We'll only pay you cashback on your eligible purchases if you have an open Santander current account.

### 4. What happens if you close your Santander current account?

If we see that you've closed your Santander current account, we'll contact you and give you 60 days to open another one before we stop your cashback.

If you don't open another Santander current account within 60 days, we'll stop your cashback and we'll also stop charging you the monthly fee. If you open a Santander current account after 60 days, we won't reinstate the cashback or start charging you the monthly fee on your Santander Edge credit card.

### 5. How much cashback will you earn?

You'll earn 2% on your eligible purchases during the first 12 months from the date of account opening. We call this the 'first year'.

After the first year you will earn 1% on your eligible purchases.

During the first year, each month we'll add up the amount of all your eligible purchases on your statement for that month. You'll earn 2% of that amount. We'll then add the cashback amount to your account on your statement date for the following month. The maximum amount of cashback you can earn each month is £15. This means you earn cashback on the first £750 you spend on your card each month.

After the first year, each month we'll add up the amount of all your eligible purchases on your statement for that month. You'll earn 1% of that amount. We'll then add the cashback amount to your account on your statement date for the following month. The maximum amount of cashback you can earn each month is £15. This means you earn cashback on the first £1,500 you spend on your card each month.

'Month' means the period between your monthly statements. Once you have reached the maximum spend amount in the period since the date of your last monthly statement, any further spend before the date of your next monthly statement will not qualify for cashback.

#### For example

During your first year your eligible purchases on your June statement add up to £500. We'll then add £10 (which is 2% of £500) into your account on your statement date in July.

After your first year your eligible purchases on your June statement add up to £500. We'll then add £5 (which is 1% of £500) into your account on your statement date in July.

Because we pay cashback on each statement date, if your account is closed, or has been suspended, before a statement date, you'll lose any cashback you've earned that hasn't been added to your account. This won't apply if your Santander Edge credit card has been lost or stolen.

### 6. What happens if you get a refund for a purchase?

We'll take away any refunded purchases from the total amount of eligible purchases for that month.

If the refund amount is more than the amount of eligible purchases in a month, this will result in a negative cashback amount. Don't worry – if that happens, we won't take that amount from your account. Your cashback amount won't remain negative in the next month. Instead, it will reset to zero.

### 7. What else do you need to know about cashback?

Cashback paid into your account won't count towards your minimum payment. That means you'll need to continue to pay the minimum payment shown on your statement by the payment date.

Cashback earned by additional cardholders will be paid to your account.

## 8. How can we change these terms?

We can change these terms at any time. That includes changing the rates at which you earn cashback or removing cashback. We'll give you at least 30 days' notice if we're going to do this. But if the change is to your advantage, we might make the change immediately and tell you about it within 30 days after we make the change.

We'll do this by post, email, on your statement, or as an eDocument you can see in Online or Mobile Banking.

## 9. Got questions or a complaint?

If you have any questions about how much cashback you've earned, you can call us on **0330 9 123 123**. Calls may be recorded and monitored for training and security purposes.

We're sorry if we haven't provided you with the service you expect. By telling us about it, we can try to put things right for you and make improvements. We want to sort things out for you as soon as we can. Please contact our dedicated complaints department on **0800 171 2171**. We'll aim to provide you with a decision as quickly as we can.

You can find more information on our complaints process, including when we'll get back to you, on our website. You can also ask us for our complaints leaflet.

If you aren't happy with our response, you might be able to refer your complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at: **financial-ombudsman.org.uk**

## Alternative formats

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Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit **santander.co.uk/alternativeformats**. For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at **santander.co.uk** by searching 'accessibility'.