

# Cashback terms for your Business Cashback Credit Card

These terms apply to cashback payments on your business cashback credit card.

You can earn cashback on eligible purchases made with your card. We explain what eligible purchases are below.

## 1. What is cashback?

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

## 2. When will you earn cashback?

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You'll earn cashback on purchases of goods and services made by you or an additional cardholder on your card. We call these 'eligible purchases' in these terms.

You won't earn cashback on:

- Balance transfers
- Cash transactions
- Travellers' cheques or foreign currency
- Interest
- Unauthorised or fraudulent transactions
- Any account charges
- Any purchases you cancel or are refunded

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 this quasi-cash).

By 'balance transfers', we mean making a payment to another lender to reduce or repay what you owe them on a business credit card. We also mean making a payment to a personal current account or savings account with us or another lender in the UK.

## 3. How much will you earn?

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You'll earn back 1% of your eligible purchases.

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.

**For example**

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 you close your account before a statement date, you'll lose any cashback you've earned which hasn't been added to your account.

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

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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.

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

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- 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 all cardholders will be paid to your account.

## 6. How can we change these terms?

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We can change these terms, or remove your ability to earn cashback, at any time. We'll give you at least **30 days' notice** if we're going to do this. We'll do this by post, email, on your statement, or as an eDocument you can see in Online and Mobile Banking (where available).

## 7. Got questions or a complaint?

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If you have any questions about a retailer, or how much cashback you've earned, you can call us on **0330 678 1783**.

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 ask us for our complaints leaflet.

If you're not happy with how we deal with your complaint, you may be able to refer it to the Financial Ombudsman Service (FOS) or the Business Banking Resolution Service (BBRS). To find out more, visit **financial-ombudsman.org.uk** or **thebbrs.org**.

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