

IMPORTANT INFORMATION
Please read and keep for future reference**We're closing Retailer Offers**

From 17 November 2022, the Retailer Offers service will no longer be available and these Terms and Conditions will not apply from this date.

Nothing is changing immediately, and you'll still be able to switch on and use Retailer Offers before the service closes and until at least 17 November 2022.

We're launching a new rewards service soon, Santander Boosts

Santander Boosts will be our new and improved rewards service.

You'll be able to sign up and use Santander Boosts for free if you have a debit or credit card with us and you're aged 18 or over. Other Terms and Conditions apply and more information will be available on our website soon.

What do you need to know about the closure of Retailer Offers?

You'll be able to use Retailer Offers until the service closes from 17 November 2022.

If you've activated an offer before 17 November 2022, you'll be able to use it in line with its specific offer conditions.

Final cashback payments will be made on or shortly after the last business day of January 2023 in line with the terms of the Retailer Offers service.

What to do next

The Retailer Offers service closes from 17 November 2022 and we're letting you know in advance, so you have time to understand what this means for you.

You can also find more information about the closure of Retailer Offers on our website, [santander.co.uk](https://www.santander.co.uk).

Thanks for banking with Santander.

Yours sincerely,

The Santander Team

Retailer Offers Terms and Conditions

Definitions

- **'Retailer Offers service'** means the service through which you receive offers from various participating retailers.
- **Offer** means the cashback offer from a Participating Retailer.
- **Offer Terms** means the terms and conditions of an offer.
- **Chosen Account** means the account into which we pay any cashback earnings and must be an account set out in condition 2.1.
- **Cashback Earnings** means cashback you earn through participation in the Retailer Offers service.
- **Participating Retailer** means a retailer who provides you with an offer through the Retailer Offers service.
- **We, us or our** means Santander UK plc.
- **You or your** means an eligible Santander customer who has registered for the Retailer Offers service.

1. Eligibility

- 1.1. To be eligible for the Retailer Offers service you must have a personal Santander debit card or Santander credit card, be 16 years or over and be registered for Online or Mobile banking.
- 1.2. Additional cardholders on a Santander credit card are eligible for the Retailer Offers service as long as they hold a Santander debit card or are the main account holder for another Santander credit card and are able to log on to their own Online or Mobile Banking.
- 1.3. If your only relationship with Santander is as an additional credit card holder, you will not be eligible for the Retailer Offers service.
- 1.4. The Retailer Offers service is not available on business banking, corporate, or cahoot cards.

2. Chosen Account

- 2.1. You must choose an account into which your cashback earnings will be paid. The Chosen Account must be a personal Santander account in your name. It must be any of the following;
 - Current account
 - Credit card
 - eSaver (available in Online Banking only)
- 2.2. If you're an additional cardholder on a Santander credit card account as per condition 1.2 your Chosen Account must be in your name.
- 2.3. You can change your Chosen Account at any time (providing it is an eligible account under condition 2.1) in Santander Online Banking or Mobile Banking.
- 2.4. If you close your Chosen Account, you must choose an alternative Chosen Account otherwise any future cashback earnings will not be paid to you.

3. Offers

- 3.1. We will notify you about your offers through different channels, such as: email, Online and Mobile Banking or push notifications.
- 3.2. You can activate your offers at any time through the available channels, such as Online Banking and Mobile Banking.
- 3.3. The offers made available to you are based on your historical spend on your Santander debit and/or credit card, as well as Direct Debits on your Santander current account.
- 3.4. Offers may not be from retailers you have used before, but from similar Participating Retailers.
- 3.5. Joint current account customers will receive offers based on each of your individual spend. Each cardholder must switch on Retailer Offers separately and you will only earn cashback on your own debit or credit card spend on the offers you have activated. The offers you receive may differ for each account holder.
- 3.6. Where an offer is made based on Direct Debits linked to a joint current account, both account holders may receive the same offer. In this instance, cashback will be earned by the first person who activates the offer.

- 3.7. If you're the main credit card cardholder on a Santander credit card account, spend by any additional cardholder on your Santander credit card account won't affect the type of offers you receive from Participating Retailers.
- 3.8. If you're an additional cardholder on a Santander credit card account, as per condition 1.2 the offers you receive from Participating Retailers will only reflect the spend on your card and not that of the main cardholder.
- 3.9. Each offer will be subject to the Offer Terms of the Participating Retailer.
- 3.10. These Offer Terms will include but will not be limited to, the amount of cashback that can be earned, expiry date and any applicable retail outlets/websites. We may correct the Offer Terms at any time.
- 3.11. Offers can be withdrawn at any time.
- 3.12. The Participating Retailers can change at any time.
- 3.13. We may provide you with an offer in relation to our retail banking products through the Retailer Offers service. If we do, these terms will apply and we will tell you about the terms specific to the offer when it is made available.

4. Using Retailer Offers

- 4.1. To use the Retailer Offers you must:
 - 4.1.1. Click on an offer to activate it, and see the Offer Terms - please note there are no vouchers and coupons to print.
 - 4.1.2. Once the offer has been activated, pay using any of your Santander debit or credit cards in line with the Offer Terms.

5. Receiving cashback

- 5.1. Cashback earnings will be paid into your Chosen Account on/shortly after the last business day of each month and will include any cashback earnings you earned during the previous month. For example, cashback earnings earned from 1 to 31 July, will be paid on/shortly after the last business day of August.
- 5.2. You must have a Chosen Account open at the time your cashback earnings are due to be paid in order to receive the cashback earned. If you close your Chosen Account any pending cashback earnings will not be paid to you.
- 5.3. If you have turned off the Retailer Offers service, any cashback earnings that are pending will be paid into your Chosen Account as per condition 5.1. If you have turned off the service and have also closed your Chosen Account, any pending cashback earnings will not be paid to you.
- 5.4. If you have multiple transactions with a Participating Retailer in one day and there's a limit to the number of times you can benefit from an offer with that particular retailer, cashback earnings will be paid on the highest value transaction made on the same day.
- 5.5. You will be able to view your cashback earnings in the Retailer Offers section in your Online and Mobile Banking.

6. Turning off the Retailers Offers service

- 6.1. You can turn off the Retailer Offers service at any time through Online Banking or Mobile Banking. If you turn off this service any pending cashback earnings will be paid into your Chosen Account as detailed in condition 5.1.
- 6.2. We may stop this service and terminate these terms at any time, without notification, if you are abusing the service, conducting fraud, or have given false account information.
- 6.3. In circumstances other than those described in condition 6.2, we may stop the service, vary and/or terminate these Terms, by giving you no less than 30 days' notice by email or secure message in your Online Banking.
- 6.4. If we terminate this service any pending cashback earnings will be paid into your Chosen Account on the next payment date as long as the Chosen Account is still open. If your Chosen Account is closed any pending cashback earnings will not be paid to you.

7. General

- 7.1. The Retailer Offers service is provided by Santander UK plc. Santander is responsible for making sure that cashback earnings received from a Participating Retailer reaches your Chosen Account.
- 7.2. We do not share your personal information with the Participating Retailers. We do share information with third parties to enable us to provide you with the Retailer Offers service but this is shared securely and the information does not identify you directly.
- 7.3. This is a fee free service, although we may charge a fee for this in the future. If we introduce a fee we will give you no less than 30 days' notice by email or secure message in your Online Banking.
- 7.4. We will not be liable to you if we are prevented from providing any of the Retailer offers because of anything we cannot reasonably control such as but not limited to any machine or system failing to work, any person, company or Retailer refusing to accept your card or any industrial dispute.
- 7.5. If you have any specific queries about this service, please contact Customer Services on **0330 9 123 123**. Calls may be recorded and monitored. Or you can visit **www.santander.co.uk** to find out more.