

Summary Box

Business Cashback Credit Card

The information in this table summarises key product features and doesn't replace any terms and conditions.

APR	Representative 23.7% APR variable			
Interest rates		Introductory rate	Monthly rate	Annual rate
	Purchases	No introductory rate	1.457%	18.9%
	Cash transactions	No introductory rate	2.075%	27.9%
	Balance transfers	No introductory rate	1.457%	18.9%
Interest-free period	<ul style="list-style-type: none"> Your interest-free period for purchases can be up to 56 days if you pay your balance in full and on time. There's no interest-free period on cash transactions and balance transfers. 			
Interest charging information	Purchases, cash transactions and balance transfers	From	Until	
		Date debited to your account	Repaid in full	
	Interest is calculated daily. If you don't pay your balance in full, we'll charge you interest from the date we add the transaction to your account. We'll keep charging interest until you've paid off your balance in full. So the longer it takes you to pay back the balance, the more interest you'll pay.			
Allocation of payments	We'll use any payment you make (or part of it) to pay off any arrears first, before applying it to anything else. Arrears means any overdue payments, fees, interest and charges. If you don't pay your balance in full in any month, we'll apply your payment to balances that are already on your statement before we apply them to any new transactions. We'll apply your payment to amounts on your statement that we charge the highest interest rate on before we apply them to amounts charged at lower rates or zero interest. Please see your terms and conditions for further information. Because payments are applied first against transactions already shown on your statement, if you want to pay off a recent transaction (for example, a cash transaction), you'll need to pay off the balance shown on your statement first.			
Minimum repayment	The minimum payment will be the highest amount of: A. The total of: <ul style="list-style-type: none"> any interest, annual fee and default fees charged to your account, plus 1% of the remaining balance shown on your statement, plus the amount of any arrears which are payable immediately. or B. £5. If you owe less than £5 in total, the minimum payment will be the full amount you owe. If you only make the minimum payment, it will take longer and cost more to clear your balance.			
Credit limit	Minimum credit limit	£500		
	Maximum credit limit	Subject to status. That means we'll confirm this after we carry out credit checks		
Fees	£30 annual fee			
Charges	Cash fee (our charge for cash transactions)	3% of the amount of the cash transaction (minimum £3)		
	Balance transfers	3% of the amount of the balance transfer (minimum £5)		

Foreign usage	Payment Scheme Exchange Rate	Visit santander.co.uk to see our current exchange rates
	One or more of the following may apply: Non-sterling transaction Fee: 0% Cash Fee (our charge for cash transactions): 3% of the amount of the cash transaction (minimum £3)	
Default fees	Late payment fee If you're late making the minimum payment	£12
	Over limit fee If you're over your credit limit on your statement date (even if we've allowed you to go over)	£12
	You can avoid paying default fees by staying within your credit limit and making sure that payments are received on time.	

What's a recurring transaction?

A recurring transaction is a series of regular payments which you agree can be collected from your credit card by a supplier of goods or services. For example, for insurance cover or a magazine subscription. You'll have an agreement with the supplier about it.

Direct Debits and standing orders aren't recurring transactions. That means the Direct Debit Guarantee doesn't cover recurring transactions.

If you've authorised a recurring transaction, the supplier can continue to take payments from your account until you tell them or us to cancel it.

If you want to cancel it, you can ask us to do so at any time up to 4:30pm on a business day, or up to 2:30pm on a non-business day. The recurring transaction will be cancelled on the next business day. A business day is Monday to Friday, except bank holidays in England.

Because recurring transactions are collected by the supplier, you should also contact them to cancel it.

If a recurring transaction has been cancelled, but the next payment is still taken from your account, we'll refund this amount. The refund will include any charges or interest related to the payment.

Payment methods

You can make payments to your account in the following ways

Payment type	Information
Direct Debit	You can set up a Direct Debit to pay either the minimum repayment, a fixed amount or the full amount of your statement balance. If you would like to set up or amend a Direct Debit you can either call us on 0330 678 1783 or, if you're registered, through Online Banking.
Standing order / telephone banking / internet banking	Please contact your bank or building society and use the bank details provided on your statement to set up a bill payment. Please allow up to one business day ¹ for the payment to be credited to your account.
Cheque payment to Santander	You can pay by posting your cheque to Santander Processing Centre, Santander Credit Cards, PO Box No 12644, Harlow CM20 9QH. Please allow up to seven business days ¹ for the payment to be credited to your account.

Full details about payment methods can also be found on the back of statements.

¹ A business day is Monday to Friday, except bank holidays in England