

From **12 September 2023**, we're making changes to all our credit card agreements. We're also making changes to cashback terms for Santander World Elite™ Mastercard®, All in One and 1|2|3 Credit Cards.

Why are we making these changes?

- We're doing this to make sure our terms comply with law and regulation.
- We're making the terms clearer and simpler to read.
- We're moving terms around to make it easier for you to find the information you need.
- There are also changes to reflect our way of doing business.

You can find more information on the changes below.

## Changes we're making

What does the change relate to?	How is it changing?
<b>Charges</b>	We are removing the following charges because we no longer charge them: <ul style="list-style-type: none"> <li>- Returned Payment Fee (When a payment is returned unpaid).</li> <li>- Trace Fee (when you change your contact details and don't tell us).</li> <li>- Copy statement fee.</li> </ul>
<b>When we can change your interest rates, or other terms of the agreement (apart from your cash limit or credit limit)</b>	We're setting out another reason why we can make changes to our terms. We can now do this to make our agreement <b>clearer</b> or <b>more favourable</b> to you.  We're confirming that if a change is being made as a result of an underlying change in costs, we won't make changes to cover the same cost twice.  We're also adding examples of when we might make a change to our terms to help you understand when this might happen.
<b>What can happen if you miss payments</b>	We can now ask you to cover the reasonable costs of us taking action to get payment from you. For example, if we take legal action, we might ask you to pay the legal costs.  We can now sell or transfer your debt to a debt recovery company. If this happens, the debt recovery company can also take legal action against you.
<b>Making balance transfers</b>	When you ask us to make a balance transfer, we'll need to carry out some checks. That can impact the time it takes for it to reach the receiving lender.
<b>When we can cancel or suspend your right to use your card or account</b>	If it's reasonable, we may cancel or suspend your right to use your card or account in these situations: <ul style="list-style-type: none"> <li>◦ You haven't given us information that we've reasonably asked for.</li> <li>◦ Allowing you to access your account might cause us to break any law, regulation, court order, code or other duty that applies to us or mean we or another member of our group could face action or censure by a regulator, government or law enforcement body in any jurisdiction.</li> </ul> <p>How we'll tell you about this will depend on the situation. But we'll always do this in the way we think is most appropriate. We won't tell you if we can't for legal or security reasons.</p> <p>We'll unblock your account and replace any cards or personal security details (if we need to) when the reason for the cancellation or suspension ends.</p>

What does the change relate to?	How is it changing?
<p><b>When we can refuse to carry out a transaction</b></p>	<p>Here are additional reasons we've added where we can refuse to carry out a transaction:</p> <ul style="list-style-type: none"> <li>◦ The transaction relates to gambling, including betting.</li> <li>◦ You haven't given us the correct details or information we've asked for, or the information isn't clear or correct.</li> <li>◦ It could cause us to break or not follow a law, regulation, court order, code or other duty that applies to us.</li> <li>◦ We're acting reasonably to protect against or reduce the risk of scams, fraud or other criminal activity.</li> <li>◦ We're responding to guidance issued by a regulator, government or law enforcement body.</li> <li>◦ You haven't kept to the terms of your agreement. Either more than once or in a serious way.</li> </ul> <p>We can also refuse to carry out a transaction if we reasonably believe that any of these situations apply:</p> <ul style="list-style-type: none"> <li>◦ The payment instruction hasn't come from you or an authorised person.</li> <li>◦ Your account isn't secure or your security or credit card details may have been used fraudulently or without your permission.</li> <li>◦ You're not able to repay money you owe us because of a change in the way you use your account. Or a change in your financial circumstances.</li> <li>◦ We or another member of our group could face action or censure by a regulator, government or law enforcement body.</li> <li>◦ The payment may be connected to a scam, fraud or any other criminal activity (for example, because the payment is unusual or has features that suggest it may be connected to such activity or the account you're making the payment to has been connected to such activity).</li> <li>◦ Your account or any other account you hold with us (or any member of our group) has been, is being or is likely to be used for any fraud, scam or any other criminal activity.</li> </ul> <p>Before we carry out a transaction, we need to carry out some checks. This might mean it's delayed.</p> <p>If we reasonably believe a transaction, such as a balance transfer, may be connected to a scam or fraud, we may contact you and ask you to confirm the transaction before we make it. Or we may delay making the transaction so that you have some time to check it and can cancel it if you need to. After you have checked the transaction, if we still reasonably believe it is connected to a scam or fraud, we may still refuse to make it.</p> <p>We may also apply limits to your payments from time to time. This could be to contactless payments or balance transfers to protect you or us against fraud or other criminal activity. Check our website if you want details of these limits. We may refuse a payment if it is above any of these limits.</p>
<p><b>Keeping your account secure</b></p>	<p>When you tell us that your card is lost or stolen or any of your security details have been used without your permission or someone has found out what they are, we'll immediately cancel your card or personal security details to protect your account.</p> <p>We're adding some ways you can keep your account secure, like not downloading software onto your device during or following an unexpected call. And you should choose personal security details that aren't easy for others to guess.</p> <p>If you find a card you've reported to us as lost, you'll need to destroy it and not use it again.</p> <p>If we have a concern about a payment or the security of your account, we'll contact you. We may do this by phone, text or writing to you. If you don't want us to contact you in a certain way, let us know.</p>

<b>What does the change relate to?</b>	<b>How is it changing?</b>
<b>How we can end our agreement or close your account</b>	<p>We're updating the terms to make it clear that we'll only close your account immediately if we reasonably believe that one of the situations in your terms has occurred.</p> <p>We're also adding other reasons when we may close your account or end our agreement immediately. If we reasonably believe that:</p> <ul style="list-style-type: none"> <li>◦ You've used abusive or offensive language in instructions you give us.</li> <li>◦ You've become bankrupt.</li> <li>◦ You've misused your account. This will include, for example, if you use your account for a business purpose, for economic crime or to avoid sanctions.</li> <li>◦ You've acted dishonestly or given us false or misleading information.</li> <li>◦ You ignore repeated warnings we give you about scams or fraud risks on your account.</li> <li>◦ You've acted fraudulently or illegally.</li> <li>◦ Keeping your account open may cause us to break or not follow any law, regulation, court order, code or other duty that applies to us. Or, it means we or another member of our group could face action or censure by a regulator, government or law enforcement body in any jurisdiction.</li> </ul>
<b>How quickly you should tell us if your contact details change</b>	<p>We're adding that you must tell us if your contact details change as soon as you can but always within 30 days. We're making it clear that if you don't, we won't be responsible if you don't get information or notices from us.</p>
<b>Transferring our rights and duties under the agreement</b>	<p>If we transfer our rights and duties under the agreement, we'll also transfer information about how you've managed your account that the person or business needs to know.</p> <p>You can't transfer any of your rights or duties under the agreement to anyone else.</p>
<b>Using other money you hold with us to repay the card</b>	<p>We're updating our terms to explain that if it's reasonable for us not to, we won't give you advance notice of taking available money in your accounts to pay off money you owe us. For example, if we reasonably think you'll move any money to stop us, we may not do so.</p> <p>We're also adding that, if we do this, we'll make sure you have enough money left in your accounts to pay your essential living expenses. We'll tell you how much money was moved out of your account after we've moved it. We won't do this if a legal reason stops us.</p>
<b>The law that governs our agreement</b>	<p>We're explaining that if you live in Northern Ireland, then the law of Northern Ireland will apply to our agreement instead.</p> <p>We're also making it clear that if you live in Scotland or Northern Ireland you can use that country's courts to deal with any disputes that might happen.</p>
<b>How you can write to us</b>	<p>We're updating the address you can write to us at.</p> <p>If you want to make a complaint, you can write to us at Complaints, Santander UK plc, Sunderland, SR43 4GD.</p> <p>For everything else, you can write to us at Santander Credit Card Customer Service, Sunderland, SR43 3FS.</p>

# Points we're clarifying

As well as taking the opportunity to make our terms clearer and simpler to read, we're also clarifying some points in our agreement.

<b>What does the clarification relate to?</b>	<b>What is the clarification?</b>
<b>Introductory and promotional periods</b>	To help you manage your balances, we're adding an explanation that if introductory or promotional rates and charges apply: <ul style="list-style-type: none"><li>◦ you should pay the outstanding balance on the card by the time the introductory or promotional period stops. If you don't, your standard interest rates will apply to the remaining balance until you've repaid that balance in full.</li><li>◦ if you use your card for other transactions not covered by the introductory or promotional rate (for example, if you make a purchase when you are in a promotional balance transfer period) you'll be charged interest on those other transactions at the standard rate.</li></ul>
<b>Interest on default fees</b>	Currently, our agreement gives us the option to charge interest on default fees. We're clarifying that we won't charge any interest on default fees.
<b>When you need to pay arrears</b>	We're explaining that you must pay the total amount of any arrears straight away.
<b>If you're having trouble making your payments</b>	If you're having trouble making your payments, please talk to us. We'll try to help you find a way to repay things in a more manageable way. You can also find information online in the help and support area of our website.
<b>When you'll be in 'persistent debt'</b>	Our terms already explain that we're required to monitor your repayments over a sustained period and may need to take action if you are not paying off enough of your debt. We're clarifying that this period will be 18 months and we refer to this as being in 'persistent debt'.
<b>Reducing your credit limit</b>	We're clarifying that if we lower your credit limit, we'll usually give you at least 30 days' notice of that change. However, if we're lowering it because we have concerns about whether you can repay us, or because you've asked us to, we can do this immediately. We're explaining that if you ask us for a lower credit limit, this is subject to a minimum credit limit of £500.
<b>Cancelling a recurring transaction</b>	Our terms allow you to cancel a recurring transaction. We're clarifying that if you want to cancel it, you can ask us to at any time up to 4.30pm on a business day or 2.30pm on a non-business day. A business day is Monday to Friday, except bank holidays in England. The recurring transaction will be cancelled on the next business day.
<b>Demanding repayment of the full amount you owe us</b>	We're confirming that, when we demand repayment of the full amount you owe, you'll usually have a chance to fix the problem, unless it can't be fixed.
<b>What happens when the agreement ends</b>	We're explaining that if you or we end the agreement, any benefits we provide with your card will also end.
<b>What other information we will give you</b>	Our terms allow you to opt out of any alerts that we aren't required to send you for regulatory reasons. We're explaining that you can do this through Online Banking, or by calling us.

## All in One Credit Card Cashback terms

<b>What does the clarification relate to?</b>	<b>What is the clarification?</b>
What you'll earn cashback on	We're making it clear that you won't earn cashback on any purchases which take you over your credit limit.
When we'll add cashback to your account	<p>Our terms already say that if your account is closed before a statement date, you'll lose any cashback you've earned but which hasn't been added to your account.</p> <p>We're confirming that this will also apply if your account has been suspended. But it won't apply if your All in One Credit Card has been lost or stolen.</p>
How we'll tell you we've changed the terms	<p>We're making it clear that if we're changing our cashback agreement, we can give you notice through an eDocument you can see in Online or Mobile Banking. We can also do this by post, email, or on your statement.</p> <p>We're also clarifying that 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.</p>

## 1|2|3 Credit Card Cashback terms

<b>What does the clarification relate to?</b>	<b>What is the clarification?</b>
When you get a refund for a purchase	<p>Our terms already say that we'll take away any refunded purchases from the total amount of eligible purchases for that month.</p> <p>We're making it clear that 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.</p>
Your minimum payments	We're clarifying that 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.
If you have questions or a complaint	<p>We're confirming our details for if you want to make a complaint to us. You should contact our dedicated complaints department on 0800 171 2171. We'll aim to provide you with a decision as quickly as we can.</p> <p>We're also confirming that if you aren't happy with our response, you might be able to refer your complaint to the Financial Ombudsman Service.</p>

## Santander World Elite Mastercard Cashback terms

<b>What does the clarification relate to?</b>	<b>What is the clarification?</b>
What you'll earn cashback on	We're making it clear that you won't earn cashback on any purchases which take you over your credit limit.
When we'll add cashback to your account	<p>Our terms already say that if your account is closed before a statement date, you'll lose any cashback you've earned but which hasn't been added to your account.</p> <p>We're confirming that this will also apply if your account has been suspended. But it won't apply if your Santander World Elite Mastercard has been lost or stolen.</p>
How we'll tell you we've changed the terms	<p>We're making it clear that if we're changing our cashback agreement, we can give you notice through an eDocument you can see in Online Banking. We can also do this by post, email, or on your statement.</p> <p>We're also clarifying that 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.</p>

