

## Cashback Terms for your 11213 Credit Card

These terms apply to cashback payments on your 11213 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, and how much will you earn?

You'll earn cashback on eligible purchases you make with certain retailers. We use Merchant Category Codes to determine which retailers these are.

#### What are Merchant Category Codes?

Merchant Category Codes (or 'MCC') are industry category codes that identify a retailer as a supermarket, department store, petrol station, passenger railway, railroads merchant or Transport for London (TfL).

Some retailers might not be identified by any of these codes. You won't earn cashback on purchases at those retailers.

Mastercard assigns MCCs to retailers, not us. The MCC that a retailer is assigned may change. You might not earn cashback on a purchase you make at a retailer listed below or on our website if they've been assigned an MCC that's different to the MCCs listed below.

You'll earn cashback on purchases with...	Which retailers does the MCC include?	How much?
We call these 'eligible purchases' in these terms	Other retailers not listed here may also be included in the relevant MCC	
◦ <b>Supermarkets</b> which are identified by Supermarket MCC 5411, 5499 and 9751	Lidl, Aldi, Asda, Iceland, The Co-operative, Morrisons, Sainsbury's, Tesco, Waitrose, Ocado, and most purchases at Marks & Spencer	1% of your purchases
◦ <b>Department stores</b> which are identified by Department Store MCC 5311	John Lewis, House of Fraser, Selfridges, Harrods, Harvey Nichols and Fenwick	2% of your purchases
◦ <b>Fuel purchases (including petrol, diesel and LPG) made at petrol stations</b> which are identified by Petrol Station MCC 5541, 9752 and 5542	BP, Esso, Texaco, Asda, Morrisons, Tesco and Sainsbury's	3% of your purchases
◦ <b>Fuel purchases (including petrol, diesel and LPG) made at petrol stations operated by a supermarket</b> which are identified by Supermarket MCC 5411, 5499 and 9751	This might happen where petrol stations operated by a supermarket don't fall within a Petrol Station MCC	1% of your purchases

You'll earn cashback on purchases with...	Which retailers does the MCC include?	How much?
<p>We call these 'eligible purchases' in these terms</p> <ul style="list-style-type: none"> <li>◦ <b>National Rail ticket purchases</b> from retailers which are identified by Passenger Railways MCC 4112, Commuter Transport MCC 4111 and Bus Lines MCC 4131</li> </ul> <p>This includes purchases made in the UK at a National Rail station, self service ticket machine, on board a train, online or by telephone from all major UK train operating companies and online train ticket retailers.</p> <p>Purchases of train tickets made at a main Northern Ireland railway station are limited to travel on trains operated by NI Railways. NI Railways is identified by Railroads MCC 4011.</p>	<p>Other retailers not listed here may also be included in the relevant MCC</p> <p>c2c, Chiltern Railways, Cross Country, East Midlands Railway, Eurostar, Great Western Railway, First Hull Trains, First TransPennine Express, Gatwick Express, Grand Central, Great Northern, Greater Anglia, Heathrow Express, Island Line, Merseyrail, Northern Rail, ScotRail, South Western Railway, Southeastern, Southern, Stansted Express, Thameslink, mytrainticket.co.uk, raileasy.co.uk, redspottedhanky.com, and thetrainline.com.</p>	<p>3% of your purchases</p>
<ul style="list-style-type: none"> <li>◦ <b>TfL ticket purchases</b> from retailers which are identified by Passenger Railways MCC 4112, Commuter Transport MCC 4111 and Bus Lines MCC 4131</li> </ul> <p>This includes purchases made at a station, self service ticket machine, docking station, London Travel Information Centre, online or by telephone.</p>	<p>TfL ticket purchases (which include Oyster Card and Travelcard) for travel on the London Underground, London buses, Docklands Light Railway (DLR), London Overground, Santander Cycles, National Rail, London Tramlink, Thames Clipper and IFS Cloud Cable Car</p>	<p>3% of your purchases</p>

### 3. When won't you earn cashback?

You won't earn cashback on...
<ul style="list-style-type: none"> <li>◦ Purchases of financial services products made at a supermarket, department store or petrol station. This includes gift vouchers and insurance</li> <li>◦ Travelcards, bus and tram passes and Oyster Card top up purchases made at newsagents, garages and off-licences</li> <li>◦ NI Railways train tickets purchased online</li> <li>◦ Steam railway trips and holidays</li> <li>◦ Eurotunnel Le Shuttle</li> <li>◦ Train ticket purchases from travel agents or tour operators</li> <li>◦ Congestion charges</li> <li>◦ Travel purchases made online from a supermarket travel store</li> <li>◦ Balance transfers</li> <li>◦ Cash transactions</li> <li>◦ Payments made by electronic money transfer</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> <li>◦ Any purchases with a retailer identified by an MCC that isn't listed in these terms</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.

'Travel purchases' includes flights, hotels, holidays, packages, cruises, car hire, transfers and parking.

#### 4. Is there a limit on how much cashback you can earn?

You can only earn cashback on purchases up to a maximum spend amount in each statement period. By 'statement period', we mean the period between your monthly statement dates.

What are you spending on?	What's the maximum spend amount?
Supermarkets	£300
Department stores	£150
Fuel and travel	£100

That means you can earn a maximum of £3 cashback in each spend category. That's a maximum of £9 in total in each statement period.

You may reach the maximum spend amount in a category before the end of a statement period. If so, you won't earn cashback on any further purchases in that category for the remainder of that statement period.

If you reach the maximum spend amount and we pay you cashback on purchases you make over that amount, we may take the overpayment back from your account.

#### 5. When will we add cashback to your account?

We add the cashback amount to your account on your statement date for the following month.

##### For example

Your eligible purchases made at supermarkets on your June statement add up to £300. We'll then add £3 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 11213 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, or remove your ability to earn cashback, at any time. That includes changing the rates at which you earn 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 a retailer, or 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](https://financial-ombudsman.org.uk)**

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