Terms for cashback offer at bars and restaurants

1. Cashback will be earned on purchases made with your 123 Credit Card ('Credit Card') at the rate of 1% at all major restaurants and bars from the 1 July until 30 September 2012 inclusive ('Promotional Period').

2. Spend will only qualify for cashback at the rate of 1% at restaurants and bars identified by Merchant Category Codes 5812, 5813 or 5814. Restaurants and bars identified by these codes include, but are not limited to: I. Bars: Pitcher & Piano, All Bar One, Tiger Tiger, O'Neills, Revolution, Jewel, Slug & Lettuce, Wetherspoons, The Living Room, Corney & Barrow. II. Restaurants: Jamie's Italian, Zizzi, Nandos, Strada, Carluccio, Chiquito, Bella Italia, Café Rouge, Pizza Express, Frankie & Bennys, Prezzo, TGI Friday's, McDonalds and Loch Fyne.

3. Restaurants and bars operated by a department store or supermarket may not qualify for cashback at the rate of 1%.

4. Your cashback will be credited to your Credit Card account every month and will show in your next monthly statement.

5. Purchases which are refunded or exceed your credit limit are not eligible.

6. You will lose any unpaid cashback if: I. you break any of the terms and conditions of your Credit Card Agreement (for example if you are over the credit limit or minimum payment due on your Credit Card has not reached your Credit Card account by the payment due date); or II. your Credit Card account is closed.

7. The cashback is supplied by Santander Cards Limited and does not impact on any other offers supplied by the bar or restaurant.

8. We may change these terms or withdraw this cashback offer at any time during the Promotional Period.