Everyday Credit Card

Key Facts Document (including Pre-Contractual Explanation, Pre-Contract Credit Information and the Statement of Lender and Borrower Responsibilities)

Information correct as at 4 May 2018

Please read this Key Facts Document along with the Terms and Conditions – together they provide all the information you need about the credit card you’re applying for.

This account may be withdrawn from sale at any time without notice.

Eligibility

You can apply for a credit card if you're a permanent UK resident aged 18 years or over, have a gross annual income of £7,500 or more, have a good credit record and have not been declared bankrupt, had a CCJ or an IVA within the last 6 years. We will conduct a credit check as part of the application and this will determine whether or not you're accepted and the credit limit that we can offer. We reserve the right to refuse any application. You can't apply for an Everyday Credit Card if you already have one of our red Santander credit cards and are the main cardholder.

When completing an application, it's important the information you provide is true and accurate.

Managing your Account

- You can access your account in Branch, Online, via Mobile and through Telephone Banking.
- Visit santander.co.uk/register or call us on 0800 9 123 123* to register for Online Banking.
- For more information on Mobile Banking, visit santander.co.uk/mobilebanking
- If you want to speak to us, call us on 0800 9 123 123*. If you're dialing from abroad, call 00 44 1908 237 963*. If you have difficulties with your hearing or speech, and if you have a textphone, please use the Text Relay service by calling us on 18001 0800 9 123 123*.

Before you decide to apply for credit in the form of a credit card, there are also other lending options available that you may wish to consider. Speak to a member of staff for more information.

Going paper-free

You'll receive your documents and statements by post unless you've chosen paper-free in Online Banking. If you've chosen paper-free, your statements for this product, as well as some of your letters, will be sent to the document store in Online Banking. You'll receive an email when a document is ready to view. You can change your preferences on how to receive documents from us within Online Banking at any time.

Financial Difficulties

If you would like more information about managing your finances please speak to us in a branch or give us a call; you can also find more information online in the help and support area of our website.

Protect yourself from fraud

We take every step possible to keep your finances and personal details safe. However, you play an important role too.

Never share a One Time Passcode (OTP) with another person, not even a Santander employee, and never download software onto your device either during or following an unexpected call. For more information about our approach to security as well as more useful information to help you stop the threat of fraud visit santander.co.uk/uk/help-support/security-centre
# Everyday Credit Card
## Summary Box and Key Information

The information in this table summarises key product features and does not replace any terms and conditions.

<table>
<thead>
<tr>
<th>Features</th>
<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR</td>
<td><strong>18.9% APR representative (variable)</strong></td>
</tr>
</tbody>
</table>

### Other interest rates:
- **Purchases**
- **Cash transactions**
- **Balance transfers**

#### Introductory or promotional rate:
- **0% for 3 months from account opening**
- **0% for 27 months from account opening**

#### Monthly rate:
- **1.457% p.m.**
- **2.207% p.m.**
- **1.457% p.m.**

#### Annual rate:
- **18.9% p.a.**
- **29.9% p.a.**
- **18.9% p.a.**

### Interest free period
- **Maximum of 56 days for purchases if you pay your balance in full and on time.**
- **There is no interest free period on cash transactions and balance transfers (subject to any interest free promotional offer).**

### Interest charging information:
- **Purchases**
- **Cash transactions**
- **Balance transfers**

#### From
- Date debited to your account
- Date debited to your account
- Date debited to your account

#### Until
- Repaid in full*
- Repaid in full*
- Repaid in full*

*Interest is calculated daily. You will not pay interest on new purchases if you pay your balance in full and on time each month.
- If you have not paid your balance in full in the previous month, you may receive a further interest charge in the following month even if you have paid your balance in the current month in full.

### Allocation of payments
- If you do not pay off your balance in full, payments we receive are applied to the highest interest bearing transactions first. We will pay off balances that are already on your statement before any new transactions. For further details, please refer to your credit card terms and conditions.

### Minimum repayment
- **All default fees, monthly fee (if applicable), payment protection insurance premiums, and interest plus 1% of the remaining balance shown on your statement, plus any arrears payable (subject to a minimum of £5).**
- **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.**

### Monthly fee
- **No monthly fee**

### Charges
- **Balance transfers**
  - During introductory period
  - After introductory period
  - Cash transactions
  - Copy statement

#### Rates:
- **0%**
- **3% (minimum £5)**
- **3% (minimum £3)**
- **£0 for each copy of a statement**

### Foreign usage
- **Payment scheme exchange rate**
- **Rates can be found at mastercard.com or visaeurope.com**
  - **2.95% of transaction**
  - **3% (minimum £3)**

### Default charges
- **Over limit fee**
- **Late payment fee**
- **Returned payment fee**
- **Trace fee**

#### Charges:
- **£12**
- **£12**
- **£25 (if you do not inform us of a change of address and we have to trace you)**

You can avoid paying additional charges by staying within your credit limit and ensuring that payments are received on time.
Everyday Credit Card
Pre-Contractual Explanation

Understanding your credit card agreement

What is this document?
This document provides you with the key features of our credit card and is intended to help you decide if it is the right product for you. We're happy to talk you through any of the key features and the credit agreement either in branch or by calling us on 0800 218 2233*.

The Pre-Contract Credit Information document and the Credit Agreement provide more details about our credit card and it's important that you read these carefully before you sign up for your credit card. If you're in branch you can take this information away with you to consider before applying.

Is a credit card right for my borrowing needs?
A Santander credit card is a credit product suited to short term borrowing but could be an expensive way to borrow large amounts over a long period. If you want to borrow over a longer period or borrow a substantial amount, then a Santander personal loan may be a better option as the interest rate is fixed for the term of the loan. A credit card is not suitable for paying other forms of long-term borrowing such as mortgage or personal loan repayments.

What interest rates and charges might apply?
Full details of our interest rates and charges can be found in the Costs of Credit section of the Pre-Contract Credit Information, as well as condition 4.1 (interest rates) and condition 8 (fees and charges) of the credit agreement.

Put simply
This is a summary of the key features and things you need to know about our credit card. We've prepared a document for you called 'Pre-Contract Credit Information' which contains important information which you should also read.

Put simply
A credit card can be very expensive if you're not careful how you use it. It is best used when you can pay off the full balance quickly.

Put simply
Cash withdrawals are more expensive than purchases because you start paying interest immediately and will be charged a fee for each cash withdrawal. Overseas cash withdrawals or purchases incur additional charges to those made in the UK. We don't charge a monthly fee for this credit card and there is no balance transfer fee on any balance transfers made during the introductory period. We can change the fees (including the monthly fee and amending the balance transfer fees) and interest rates on your card. We’ll let you know in advance if we plan to do this. Any introductory rate we offer you starts from the date your account is opened. For detailed information on fees and charges please read the Costs of Credit section in the Pre-Contract Credit Information and condition 8 of the credit agreement.

Interest rates
There are different interest rates for purchases, balance transfers and cash transactions. For example, for withdrawing cash using your credit card you will pay a higher interest rate than if you used your credit card to make a purchase. Please note cash transactions include cash withdrawals, purchase of travellers' cheques and gambling. A cash transaction fee will also apply for cash transactions made in the UK or abroad. It will therefore cost you more to use your credit card for cash transactions rather than purchases.

Changing interest rates, fees or charges
We may increase interest rates or charges by giving you at least 30 days’ notice. One of the reasons for increasing your interest rate is if our assessment of the risk of lending to you changes based on your particular circumstances or the way you use your account. Please refer to the Costs of Credit section in the Pre-Contract Credit Information or condition 4.9 of the credit agreement for more details. Please be aware that any increase could increase the amount you have to pay each month and mean that it takes you longer to repay any outstanding balance.

Introductory interest rates
Introductory interest rates may be offered with this credit card and the term of any introductory offer will start from the date your account is opened. Details of these are contained in the Costs of Credit section of the Pre-Contract Credit Information and condition 4.1 of the credit agreement.

If you have not repaid the outstanding balance by the end of the promotional period, your standard purchase/balance transfer interest rate will apply to the remaining balance until it is repaid in full. The standard interest rates will be significantly higher than the introductory/promotional interest rates.

Fees and Charges
Please see the Costs of Credit section in the Pre-Contract Credit Information and condition 8 of the credit agreement for full details of our fees and charges.

Monthly Fee
We don't charge a monthly fee for this credit card.

Balance transfers
We don't charge a balance transfer fee on any balance transfers made during the introductory period. Once the introductory period ends, we will charge 3% (minimum £5) for each balance transfer.

When making a balance transfer, the minimum amount is £100 and the maximum must not exceed 95% of your available credit limit.
How much will I have to pay under the credit agreement?
The total amount you have to repay each month will depend on how much you spend using your credit card and how much of the outstanding balance you repay each month.
Every month, you can repay as much of the balance as you like but you must pay at least the minimum payment which will be a percentage of the balance outstanding. Your minimum payment will be shown on your statement each month as well as the date by which you must pay. Details of how your minimum payment is calculated are set out in the Key Features section of your Pre-Contract Credit Information.
If you only pay the minimum payment each month you will be charged interest and it will take you longer, and cost you more overall, to clear your balance.

Put simply
It will cost you more if you only make your monthly minimum payments. It will cost you less if you pay off the full balance quickly.

What are the consequences to me if I do not keep up with repayments?
If you pay late or don’t pay at all, we will charge you a late payment fee of £12 as well as interest. This will mean that the amount you owe us will grow.
If you do miss a payment or pay us late, this can affect your credit rating which may make it more difficult or more expensive for you to get credit from us or another lender in the future.
It could also result in legal action being taken against you (or your home). In rare cases such enforcement may include obtaining a charging order from the court that is registered against your home.
In certain cases, we may decide to sell or transfer your debt to a debt recovery company. That company may commence legal proceedings against you that may result in enforcement action being taken against your property for recovery of the monies owed.
If you have other accounts with Santander, we may use money held in those accounts to pay off your outstanding balance.
We will contact you before we do this.

Put simply
If you miss your minimum payment you get charged a £12 fee, plus the interest keeps building up, so you end up paying back more. We will also record details with a credit reference agency and your credit rating could go down which would make it harder to get future credit.
If you miss multiple repayments, your credit rating can be damaged and you might have legal proceedings brought against you. In the very worst case your debt might be secured against your house or your debt may be transferred to a debt management company.
To avoid getting into this situation, please contact us if you are having difficulties in making your repayments.

Changing your mind
If you decide that you no longer want your new credit card you can withdraw from the agreement as long as you tell us within 14 days starting from the day after you receive your card. You don’t need to give us a reason and you can either call us on the number on the back of your credit card or write to us to let us know you’ve changed your mind. You will have to repay any outstanding balance, including any interest, within 30 days of you telling us you’ve changed your mind.

Put simply
You can change your mind up to 14 days after you receive your card. If you do this, you must repay anything you owe.
**Everyday Credit Card**  
**Pre-Contract Credit Information**  
(Standard European Consumer Credit Information)

### 1 Contact details

<table>
<thead>
<tr>
<th><strong>Contact details</strong></th>
<th><strong>Details</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Creditor</strong></td>
<td>Santander UK plc</td>
</tr>
<tr>
<td><strong>Address</strong></td>
<td>2 Triton Square, Regent’s Place, London NW1 3AN</td>
</tr>
<tr>
<td><strong>Web address</strong></td>
<td>santander.co.uk</td>
</tr>
</tbody>
</table>

### 2 Key features of the credit product

<table>
<thead>
<tr>
<th><strong>The type of credit</strong></th>
<th><strong>This is a credit card.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The total amount of credit</strong></td>
<td>We will tell you your credit limit when you first receive your card.</td>
</tr>
<tr>
<td><strong>This means the amount of credit to be provided under the proposed credit agreement or the credit limit</strong></td>
<td>We will determine your credit limit based on our assessment of your ability to repay.</td>
</tr>
<tr>
<td><strong>How and when credit would be provided</strong></td>
<td>As soon as you receive your card, you will be able to use your credit to pay for goods and services, up to the credit limit. You can also use your card to obtain cash or to make balance transfers, in all cases up to the applicable credit limit.</td>
</tr>
<tr>
<td><strong>The duration of the credit agreement</strong></td>
<td>The agreement has no fixed or minimum duration and will continue until it is ended by you or by us.</td>
</tr>
<tr>
<td><strong>Repayments</strong></td>
<td>Each month you must pay at least the minimum monthly payment before the date shown on your statement. The minimum payment will be the sum of (i) the amount of any interest, payment protection insurance premiums, monthly fee and default fees charged to your account plus (ii) 1% of the remaining balance shown on your statement plus (iii) the amount of any arrears which are payable immediately, subject to a minimum of £5 or the full balance if less than £5. Your first payment will be due on the date set out in your statement, which will be issued within 31 days of you using your card for the first time. If you do not pay the account balance in full in any month, we will apply your payment to the statemented transactions as follows: 1) It will be allocated to the different amounts of your outstanding statemented balance that are charged at higher interest rates before those that are charged at lower interest rates. 2) If interest is charged at the same rate on different amounts, we will apply your payment to the different amounts in the following order: cash transactions, payment protection insurance premiums, purchases, balance transfers, other special transactions (i.e. transactions on promotional terms and/or rates), other transactions, followed by other fees. If you have more than one special transaction at the same rate, your payment will be applied first to the special transaction that has the earliest promotional period end date. Where an account fee is charged as a result of a transaction or special transaction, it will be included as part of that transaction type and applied as set out in 2) above. We will apply any remaining payment to transactions not yet shown on your statement in the same order as set out above.</td>
</tr>
<tr>
<td><strong>Your repayments will pay off what you owe in the following order</strong></td>
<td>If you make immediate use of your card for purchases of £1,200 and then repay the account balance in 12 equal monthly instalments over the period of one year, the total amount payable would be £1,316.62 including a monthly fee of £0 and also assuming that there is no change to the standard interest rate for purchases, the monthly fee (if applicable) and you do not break the terms of the agreement.</td>
</tr>
</tbody>
</table>

### 3 Total amount you will have to pay

| **This means the amount you have borrowed plus interest and any costs** | If you make immediate use of your card for purchases of £1,200 and then repay the account balance in 12 equal monthly instalments over the period of one year, the total amount payable would be £1,316.62 including a monthly fee of £0 and also assuming that there is no change to the standard interest rate for purchases, the monthly fee (if applicable) and you do not break the terms of the agreement. |
### 3 Cost of the credit

<table>
<thead>
<tr>
<th>The rates of interest which apply to the credit agreement</th>
<th>Purchases</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0% for 3 months from account opening, reverting to 18.9% per annum (variable).</td>
</tr>
<tr>
<td></td>
<td>Balance Transfers</td>
</tr>
<tr>
<td></td>
<td>0% for 27 months from account opening, reverting to 18.9% per annum (variable).</td>
</tr>
<tr>
<td></td>
<td>Cash Transactions</td>
</tr>
<tr>
<td></td>
<td>29.9% per annum (variable).</td>
</tr>
</tbody>
</table>

We may change the interest rates which apply to your account and charge different interest rates for different types of transactions, or change the way in which interest is charged on your account. These changes may be personal to you and based on a number of factors, such as credit risk and the way you use your account.

We will always give you at least 30 days’ notice of an interest rate increase and give you the opportunity within 60 days from the date of the notice to close your account and pay back the balance at the existing rate over a reasonable period. We will give you prior notice of any other interest rate change.

### Annual Percentage Rate of Charge (APR)

This is the total cost expressed as an annual percentage of the total amount of credit

The APR is **18.9%** (variable).

The APR and total amount payable are calculated on the assumptions that the credit limit is £1,200, credit in this sum is immediately drawn down in full for a period of one year for financing purchases, the interest rate that applies is the standard interest rate for purchases, including a monthly fee of £0, the credit will be repaid in 12 equal monthly instalments, and that you will not break the agreement terms during this period.

If the APR was based on a different type of transaction, such as cash transactions, then the APR displayed may be higher.

### Related costs

<table>
<thead>
<tr>
<th>Any other costs deriving from the credit agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td>For balance transfers made during the introductory period – 0%;</td>
</tr>
<tr>
<td>For balance transfers made after the introductory period – 3% (minimum £3);</td>
</tr>
<tr>
<td>2.95% of the amount of any non-sterling transaction;</td>
</tr>
<tr>
<td>£0 monthly fee;</td>
</tr>
<tr>
<td>£0 for each copy of a statement;</td>
</tr>
<tr>
<td>£12 returned payments fee (for each returned payment);</td>
</tr>
<tr>
<td>£12 over limit fee (if you are over your credit limit when your statement is produced);</td>
</tr>
<tr>
<td>£25 trace fee (if you do not inform us of a change of your details in accordance with condition 24.2 of your terms and conditions).</td>
</tr>
</tbody>
</table>

### Conditions under which the above charges can be changed

We may change (including removing or adding) interest rates, fees and charges for any of the reasons set out in condition 22.1, 22.2 and 22.3 of your terms and conditions.

We will give you at least 30 days’ notice about any changes before we make a change unless it is to your advantage, in which case we may make the alteration immediately and tell you about it within 30 days. If a change is to your disadvantage you can write to us within 60 days to close your account. We will let you know about any changes by post, email, your statement, or via the document store in Online Banking.

### Costs in the case of late payments

£12 late payment fee (for each late payment).

### Consequences of missing payments

Missing payments could have severe consequences, including the possibility of legal proceedings being brought against you and may result in Credit Reference Agencies being notified which could make obtaining credit more difficult. If we do take legal proceedings against you, we may apply to enforce any judgement that is made in a number of ways, including getting a charging order against your home.
### 4 Other important legal aspects

<table>
<thead>
<tr>
<th>Aspect</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Right of withdrawal</td>
<td>You have the right to withdraw from this agreement within a period of 14 days from the day after you receive your first card under this agreement.</td>
</tr>
<tr>
<td>Early repayment</td>
<td>You have the right to repay the credit in full or in part at any time.</td>
</tr>
<tr>
<td>Consultation with a Credit Reference Agency</td>
<td>We will inform you immediately and without charge if we reject the credit application on the basis of a consultation of a Credit Reference Agency.</td>
</tr>
<tr>
<td></td>
<td>The Credit Reference Agencies we use are:</td>
</tr>
<tr>
<td></td>
<td>- Experian, PO Box 8000, Nottingham NG1 5GX</td>
</tr>
<tr>
<td></td>
<td>- Callcredit, One Park Lane, Leeds LS3 1EP</td>
</tr>
<tr>
<td>Right to a draft credit agreement</td>
<td>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement.</td>
</tr>
<tr>
<td>The period of time during which the creditor is bound by the pre-contractual information</td>
<td>This information is valid for five days from the day it was given to you, unless we have made any changes (including to the product, the interest rates, or any charges) in which case we will provide you with new information if you request this.</td>
</tr>
</tbody>
</table>

### 5 Additional information in the case of distance marketing of financial services

#### (a) concerning the creditor

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>The creditor’s representative in your Member State of residence</td>
<td>Santander UK plc, 2 Triton Square, Regent’s Place, London NW1 3AN. 0800 9 123 123*</td>
</tr>
<tr>
<td>Registration number</td>
<td>Firm Reference number 106054 Company number 2294747</td>
</tr>
<tr>
<td>The supervisory authority</td>
<td>The provision of credit under this agreement is regulated by the Financial Conduct Authority.</td>
</tr>
</tbody>
</table>

#### (b) concerning the credit agreement

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement</td>
<td>The laws of England and Wales.</td>
</tr>
<tr>
<td>The law applicable to the credit agreement and/or the competent court</td>
<td>The agreement is governed by the laws of England and Wales (unless the address from which you made your application was in Scotland, when Scots law shall apply) and disputes shall be subject to the non-exclusive jurisdiction of the courts of England and Wales.</td>
</tr>
<tr>
<td>Language to be used in connection with your agreement</td>
<td>All communications under this agreement shall be in English.</td>
</tr>
</tbody>
</table>

#### (c) concerning redress

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to out-of-court complaint and redress mechanism</td>
<td>If you have a complaint, please contact our dedicated complaints team in the first instance on 08000 171 271*, or visit the complaints section of our website (santander.co.uk). If you remain dissatisfied following the resolution of your complaint, you may contact the Financial Ombudsman Service. You can get more details about the Financial Ombudsman Service in the 'Your Complaint and the Ombudsman’ leaflet (available in any Santander branch) or on their website financial-ombudsman.org.uk. Alternatively, if you originally opened your credit card with us online, you could submit your complaint through the European Commission’s Online Dispute Resolution website. The European Commission may ultimately forward your complaint to the Financial Ombudsman Service. You can find out more information at <a href="http://ec.europa.eu/odr">http://ec.europa.eu/odr</a></td>
</tr>
</tbody>
</table>

*Calls may be recorded or monitored.
Credit Agreement – Everyday Credit Card

PLEASE NOTE: THE BELOW TERMS AND CONDITIONS WILL FORM PART OF YOUR CREDIT AGREEMENT. YOU WILL BE PROVIDED WITH A PERSONALISED CREDIT AGREEMENT CONTAINING THESE TERMS AND CONDITIONS SHOULD YOU PROCEED WITH AN APPLICATION.

CREDIT CARD AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Between us, Santander UK plc, 2 Triton Square, Regent’s Place, London NW1 3AN and you.

This agreement incorporates the Agreement Terms and Conditions and words in bold are defined in Condition 12.

1 Duration of Agreement
This agreement has no fixed term. It will continue indefinitely unless and until it is terminated by you or us in accordance with Condition 23.

2 Credit Limit
Your Credit Limit will be determined by us from time to time under the agreement and notice of it will be given by us to you. We will tell you what it is when we send you your Card. Please see Condition 13.2 for how we can change your Credit Limit.

3 Use of your Card
Your Card and Account are for your personal use only. As soon as you receive your Card, you may use your Card for the duration of the agreement to make Purchases and to carry out Cash Transactions up to your Credit Limit or Cash Limit, as applicable. If we tell you that you can, you may also use the Account for Special Transactions, such as Balance Transfers. You authorise a Transaction by giving your consent. This can be done in any of the ways we tell you from time to time, including by using your Card and PIN, providing your Card details online or over the phone, signing a paper voucher or using a device on which your Card details have been loaded. Your Card may also have a contactless function which can be used to pay for small value Purchases without entering your PIN or using your signature. You authorise a contactless Transaction by presenting your Card or device on which your Card is loaded to the supplier’s terminal.

4 Interest Rates
4.1 Our interest rates are:

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Introductory/Promotional Rate</th>
<th>Standard Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchases</td>
<td>0% for 3 months from account opening</td>
<td>18.9% p.a.</td>
</tr>
<tr>
<td>Balance Transfers</td>
<td>0% for 27 months from account opening</td>
<td>18.9% p.a.</td>
</tr>
<tr>
<td>Cash Transactions</td>
<td>N/A</td>
<td>29.9% p.a.</td>
</tr>
</tbody>
</table>

The APR is 18.9% variable. The APR and the Total Amount Payable (as described in Condition 5) are calculated on the assumptions that the credit limit is £1,200, credit in this sum is immediately drawn down in full for a period of one year for financing Purchases, the interest rate that applies is the Standard Rate for Purchases, including a Monthly Fee of £0, the credit will be repaid in 12 equal monthly instalments and that you will not break the terms of the agreement during this period.

4.2 Subject to Conditions 4.3, 4.5, 4.10 and 4.11 below, we will charge interest on Purchases and all other Transactions at the relevant Standard Rate set out above. Our Standard Rates are variable in accordance with Condition 4.9, 4.10 and 4.11.

4.3 Where Introductory and Promotional Rates apply, they will end on the expiry of the relevant promotional offer period set out in the table above or as notified to you.

4.4 If you accept a Special Transaction after you have entered into this agreement we will tell you the promotional rate and Promotional Period before you enter into the Transaction.

To decide whether to charge interest on Purchases we will look at how you managed your Account in the previous month:

- If you paid your Account balance on your last statement in full by the payment date, we will assume you will do so the following month and so will not include interest on any new Purchases in your next statement. If you then pay the balance on that statement in full, no interest will be charged on those Purchases. If you do not, we will charge interest on those Purchases from the date they are added to your Account and will add this to your next statement.

- If you did not pay the Account balance in full by the previous payment date we will charge interest on the amount of all Purchases from the date they are added to your Account and will add this to your next statement.

- If you stop using your Card and pay your balance in full any interest that accrues between the statement date and the date you make your payment will continue to be charged to your Account until you have repaid your Account in full.

- If you always pay your Account in full by the payment date we will not charge interest on Purchases.

4.6 We charge interest on all other Transactions (and related fees) and on other amounts (such as the Account fees in Condition 8.2) from the date they are added to the Account until you have repaid the balance on your Account in full.

4.7 We will charge interest on any Balance Transfer Fee and Cash Transactions Fee (and on any unpaid interest) at the rate which applies to that Transaction type. We will always charge interest on any other Account fees at the Standard Rate for Purchases (as shown in the table in Condition 4.1 or as notified to you). We will not charge interest on Default Fees until we have told you we will do so but we will not charge interest on the amount of any Default Fees.

4.8 We calculate interest on a daily basis and add interest to the Account on the statement date each month. This means that if you do not pay your balance in full, you may pay interest on interest except on Default Fees.

4.9 We may vary the interest rates that apply to your Account and charge different interest rates for different types of Transactions, or change the way in which interest is charged or calculated on your Account. These changes may be personal to you and based on a number of factors, such as credit risk (which may include use of external credit reference data), the way you use your Account and whether you break the terms of this agreement.

4.10 We may also change interest rates where the change is to:
   a) take account of an actual, or reasonably expected, change in the interest rates we have to pay for example as a result of a change to the Bank of England Base Rate; or
   b) reflect an actual, or reasonably expected, change in our underlying costs or in law or regulation or to our way of doing business, including the introduction of new technology; or
   c) reflect any other actual or reasonably expected change that affects us if it is reasonable for us to pass the impact of the change on to you.

Any change we make will not be more than is reasonably proportionate to the impact of the underlying change on us. We will not make changes to cover the same cost twice.

4.11 As this agreement has no fixed end date, we may also change interest rates at any time.

4.12 We will give you at least 30 days’ notice before we make a change under Condition 4.9, 4.10 or 4.11 unless it is to your advantage, in which case we may make the change immediately and tell you
about it within 30 days. If a change is to your disadvantage you can write to us within 60 days to close your Account and pay back the balance at the existing rate over a reasonable period.

4.13 We will let you know about any changes by post, email, your statement, or via the document store in Online Banking.

5 Total Amount Payable

If you make immediate use of your Card for Purchases of £1,200 and then repay the Account balance in 12 equal monthly instalments over the period of one year, the Total Amount Payable would be £1,236.62 including a Monthly Fee of £0 and also assuming that there is no change to the interest rate or any Monthly Fee (if applicable) and that you do not break the terms of the agreement.

6 Repayments

Each month you must pay at least the minimum monthly payment set out in your statement before the payment date shown there. The minimum payment will be the sum of (i) the amount of any interest, payment protection insurance premiums, Monthly Fee and Default Fees charged to your Account plus (ii) 1% of the remaining balance shown on your statement plus (iii) the amount of any arrears which are payable immediately, subject to a minimum of £5 or the full balance if less than £5. Your first statement will be issued within 91 days of you using your Card for the first time and your first payment will be due on the date set out in your first statement.

7 Allocation of Payments

7.1 If you do not pay the Account balance in full in any month, we will apply your payment to the statemented Transactions as follows:

1) It will be allocated to the different amounts of your outstanding statemented balance that are charged at higher interest rates before those that are charged at lower interest rates.

2) If interest is charged at the same rate on different amounts, we will apply your payment to the different amounts in the following order: Cash Transactions, payment protection insurance premiums, Purchases, Balance Transfers, other Special Transactions, other Transactions, followed by other fees. If you have more than one Special Transaction at the same rate, your payment will be applied first to the Special Transaction that has the earliest Promotional Period end date.

7.2 Where an Account fee is charged as a result of a Transaction or Special Transaction, it will be included as part of that Transaction type and applied as set out in 2) above.

7.3 We will apply any remaining payment to Transactions not yet shown on your statement in the same order as set out above. 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 would first need to pay off the statemented balance.

8 Fees

8.1 We may charge the following Default Fees if you break this agreement:

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Fee Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late Payment Fee (for each late payment)</td>
<td>£12</td>
</tr>
<tr>
<td>Returned Payment Fee (for each returned payment)</td>
<td>£12</td>
</tr>
<tr>
<td>Over Limit Fee (if you are over your Credit Limit when your statement is produced)</td>
<td>£12</td>
</tr>
<tr>
<td>Trace Fee (if you change your details and do not tell us where you may be contacted)</td>
<td>£25</td>
</tr>
</tbody>
</table>

8.2 We also charge the following Account fees:

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Fee Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Transfer Fee During introductory period detailed in Condition 4.1</td>
<td>0% (minimum £0);</td>
</tr>
<tr>
<td>After introductory period</td>
<td>3% (minimum £5)</td>
</tr>
<tr>
<td>Cash Transactions Fee</td>
<td>3% (minimum £5)</td>
</tr>
<tr>
<td>Non-Sterling Transaction Fee</td>
<td>2.95%</td>
</tr>
<tr>
<td>Monthly Fee</td>
<td>£0</td>
</tr>
<tr>
<td>Copy Statement Fee</td>
<td>£0</td>
</tr>
</tbody>
</table>

9 Right of withdrawal

You may withdraw from this agreement without stating a reason by writing to us at Credit Card Customer Service, Santander UK plc, PO Box 983, Bradford BD1 9FE or telephoning us on 0800 123 123*. You have 14 days from the day after you receive your Card to do this.

If you withdraw from this agreement you will have to repay the full amount that you owe us under the agreement, including any accrued interest until repayment, without delay and no later than 30 calendar days after the day that you have told us that you want to withdraw. Where you told us that you want to withdraw, we will let you know how much interest you have to pay and how to make the payment. We will inform you, on request, without delay, of the amount of interest payable per day until repayment. You can make a payment by internet banking (if registered) by telephone banking (if registered) or by using a payment service offered by your bank or building society.

10 Rights with respect to goods

If you buy any goods or services using your Card which individually cost more than £100 and not more than £30,000 and these are unsatisfactory, or fail to arrive, or a misrepresentation is made by the supplier, you may be able to sue the supplier, or us, or both.

11 Missing Payments

Missing payments could have severe consequences, including the possibility of legal proceedings being brought against you and may result in credit reference agencies being notified which could make obtaining credit more difficult. If we do take legal proceedings against you, we may apply to enforce any judgement that is made in a number of ways including getting a charging order against your home. In exceptional cases, this could lead to your home being repossessed and sold.

*Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit santander.co.uk/alternativeformats for more information, ask us in branch or give us a call.
Statement of Lender and Borrower Responsibilities

Our lending commitments

As a lender, we have a responsibility to act fairly and as part of this we have committed to follow the Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk.

This note sets out some of our key responsibilities and what we ask of you, to ensure that the relationship works well for both of us.

- We will lend responsibly and aim to provide a product that is affordable for you.
- We will provide you with information about our products and services and how they work, in a clear and understandable way, so that you can decide what’s best for you and your needs.
- We will endeavour to make sure our products and services offer, wherever possible, the flexibility to meet your needs.
- We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of service.
- If you tell us about any inaccuracies, for example around the personal information we hold about you, we will act quickly to put it right.
- We will always aim to help you if we see, or you tell us, that you are having trouble financially. We will seek to understand your overall circumstances, try and identify options that you can afford and where appropriate, provide a reference to free debt advice.

What we ask of you

- We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us.
- Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts.
- Tell us as soon as possible if your card has been lost or stolen, or if you know or suspect someone is misusing your confidential information e.g. your PIN or online log-in details.
- Carefully check your account statements to make sure they are accurate. If anything isn’t right, please get in touch with us.

Please let us know if

- Your contact details change, so we can keep our records up to date.
- Your circumstances change, particularly if what’s happened is likely to cause you difficulties in managing your account or financial problems.
- You think that you won’t be able to keep up with your repayments. The sooner you do this, the more likely it is we’ll be able to find a way to help you.

We would also encourage you to refer to the terms and conditions associated with your current account, credit card or personal loan.

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