

Santander credit cards – Changes to your terms and conditions

The following table shows the conditions that will be updated from 13 January 2018.

Current Condition	New Wording	Reason
<p>2. Credit Limit</p> <p>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. We may increase or reduce the Credit Limit from time to time. If we do, we will tell you the new limit in writing and give you at least 30 days' notice of any increase. You may notify us that you do not want us to increase your Credit Limit or ask us to change your Credit Limit by calling us on 0800 9 123 123.</p>	<p>2. Credit Limit</p> <p>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.</p>	<p>We've simplified the clause to make it easier to read and avoid duplication. We've moved details of how we'll change credit limits to Condition 13.</p>
<p>3. Use of your Card</p> <p>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 by using your Card and PIN or signing a voucher, or, where the Transaction is made without you being present, for example on the internet or by phone, by giving the Card number and other details requested by or on behalf of the person you are paying. 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 to the supplier's terminal.</p>	<p>3. Use of your Card</p> <p>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.</p>	<p>We've amended the clause so that it is clear that you can make payments from a device e.g. your phone on which your card has been loaded.</p>
<p>4.9 Interest Rates</p> <p>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. We will always give you at least 30 days' written 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 provide you with written notice before making any other interest rate change.</p>	<p>4.9 Interest Rates</p> <p>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.</p> <p>4.10 We may also change interest rates where the change is to:</p> <ul style="list-style-type: none"> (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. <p>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.</p>	<p>We've simplified the clause to make it easier to read and avoid duplication. We've added new clauses to clarify how and why we can make interest rate changes.</p>

Current Condition	New Wording	Reason
	<p>4.11 As this agreement has no fixed end date, we may also change interest rates at any time.</p> <p>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.</p> <p>4.13 We will let you know about any changes by post, email, your statement, or via the document store in Online Banking.</p>	
<p>7.3 Allocation of Payments</p> <p>We will apply any remaining payment to Transactions not yet shown on your statement in the same order as set out above.</p>	<p>7.3 Allocation of Payments</p> <p>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 already 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 stated balance.</p>	<p>We've made it clear that if you want to pay off a recent transaction, you must first pay off the stated balance.</p>
<p>12. Definitions</p> <p>'Balance Transfer' means a debit from your Account of an amount you owe another lender in the United Kingdom or a debit from your Account to a personal account held by you with another financial institution in the United Kingdom.</p>	<p>12. Definitions</p> <p>'Balance Transfer' means either:</p> <p>(a) a debit from your Account of an amount you owe another lender in the United Kingdom; or</p> <p>(b) a debit from your Account to a personal current or savings account held by you with another lender or with us in the United Kingdom.</p>	<p>We've altered the definition of 'Balance Transfer' to clarify that a Balance Transfer includes debits to a personal account you hold with another lender or with us.</p>
<p>12. Definitions</p> <p>'Card' means any card issued by us for use in connection with the Account.</p>	<p>12. Definitions</p> <p>'Card' means any card or card details issued by us for use in connection with the Account, including card details stored on an electronic wallet, smart phone or another device.</p>	<p>We've altered the definition of 'Card' to include where your card has been loaded onto a device.</p>
<p>N/A</p>	<p>12. Definitions</p> <p>'TPP' means a third party payment provider which is authorised to access information and make payments on online payment accounts operated by other providers (such as us and other banks, building societies and credit card issuers).</p>	<p>We've inserted a new definition of 'TPP' to reflect changes in the law, which we've set out in a new Condition 21.</p>
<p>13.2 Credit Limit and Cash Limit</p> <p>(a) The amount that you owe us for Cash Transactions at any one time cannot be more than 50% of the Credit Limit. We may change your Cash Limit from time to time and will notify you of any changes by post, email or in your statement.</p> <p>(b) You must not go over your Credit Limit or your Cash Limit at any time. If you do so, you must pay us the excess immediately. To decide whether you have gone over your Credit Limit or Cash Limit we can take into account the amount of any Transaction we have authorised even if it has not yet been charged to the Account.</p> <p>(c) In exceptional circumstances, we may allow you to exceed your Credit Limit as a service to you. Even if we allow this, you will still have to pay the Over Limit Fee detailed in Condition 8.1.</p> <p>(d) If we decide to increase your Credit Limit, we will tell you at least 30 days before we do so. You may tell us at any time that you want your credit limit to be reduced (subject to a minimum credit limit which we will tell you upon request) and you may reject any credit limit increase that we may offer you before it takes effect in accordance with Condition 2.</p>	<p>13.2 Credit Limit and Cash Limit</p> <p>(a) The amount that you can withdraw in Cash Transactions in any month cannot be more than 50% of the Credit Limit. We may change this Cash Limit from time to time and will notify you of any changes by post, email, your statement or the document store in Online Banking.</p> <p>(b) You must not go over your Credit Limit or your Cash Limit at any time. If you do so, you must pay us the excess immediately. To decide whether you have gone over your Credit Limit or Cash Limit we can take into account the amount of any Transaction we have authorised even if it has not yet been charged to the Account.</p> <p>(c) In exceptional circumstances, we may allow you to exceed your Credit Limit as a service to you. Even if we allow this, you will still have to pay the Over Limit Fee detailed in Condition 8.1.</p> <p>(d) We may decrease your Credit Limit from time to time and will tell you at least 30 days before we do so, unless we are concerned about your ability to repay us in which case we may reduce your Credit Limit immediately in accordance with Condition 15.2. We will tell you about any decrease by post, email, a text to your phone, or the document store in Online Banking.</p> <p>(e) We may increase the Credit Limit from time to time and will tell you at least 30 days before we do so. We will tell you about any increase by post, email, a text to your phone, or the document store in Online Banking.</p>	<p>We've amended clause 13.2 (a) to clarify that the amount you can withdraw in Cash in any month cannot be more than 50% of your credit limit and that we may notify of any changes by the document store. We've also added new clauses (d) to (e) to clarify that we may decrease your credit limit and to reflect a new industry agreement setting out how we'll offer credit limit increases.</p>

Current Condition	New Wording	Reason
	<p>(f) From August 2018 you can choose how you want Credit Limit increases to apply to your account and can change your choice at any time by contacting us.</p> <p>We may tell you from time to time that an increased Credit Limit is available to you. Depending on how you have chosen to manage your credit limit increases, you will have the option to either:</p> <ul style="list-style-type: none"> (i) choose to exercise your right to that higher Credit Limit within the time we tell you (which will be at least 30 days); or (ii) do nothing and your Credit Limit will automatically increase after 30 days. <p>We may not offer you an increased Credit Limit if we have concerns about the risk of you not repaying us.</p> <p>A higher credit limit may offer greater flexibility and convenience to meet your financial needs. However, it may also increase the risk of taking on too much debt, which may be costly, or take a long time to pay off. You should carefully consider whether you need a higher limit.</p> <p>(g) You can also tell us at any time if you no longer want any Credit Limit increases to be offered to you, if you want your Credit Limit to be reduced (subject to a minimum Credit Limit which we will tell you upon request) and you may reject any Credit Limit increase that we may offer you before it takes effect by calling us on 0800 9 123 123.</p>	
<p>13.3 Special Transactions</p> <p>(a) We may offer you Special Transactions from time to time</p> <p>(b) You cannot make Balance Transfers from any other account you hold with a Santander Group company to your Account. We will let you know of any other restrictions that apply before you make a Balance Transfer. If you make a Balance Transfer, you should continue to make any payments due to the other lender both before and after the Balance Transfer has been made. We may put limits on the amount of Balance Transfers or only allow them up to a proportion of your Credit Limit. We will tell you about these limits before you make a Balance Transfer. When you request a Balance Transfer or extend a Balance Transfer, we will tell you the maximum time it will take to carry out the Balance Transfer. Details of our Balance Transfer Fees are set out in Condition 8.2. After a Balance Transfer has been added to your Account you cannot cancel it and any fee we charge for making the Balance Transfer cannot be refunded to you.</p>	<p>13.3 We may offer you Special Transactions from time to time</p> <p>13.4 Balance Transfers</p> <p>(a) You cannot make Balance Transfers to pay off an amount you owe on any other card issued by a Santander Group company. We will let you know of any other restrictions that apply before you make a Balance Transfer. If you make a Balance Transfer to pay off an amount you owe another lender, you should continue to make any payments due to the other lender both before and after the Balance Transfer has been made. We may put limits on the amount of Balance Transfers or only allow them up to a proportion of your Credit Limit. We will tell you about these limits before you make a Balance Transfer. Details of our Balance Transfer Fees are set out in Condition 8.2. After a Balance Transfer has been added to your Account you cannot cancel it and any fee we charge for making the Balance Transfer cannot be refunded to you.</p> <p>(b) If you ask us to make a transfer on a business day before the cut-off time, the payment will reach the receiving lender on the next business day. We will tell you the cut-off time when you ask for a Balance Transfer. If you make the request on a non-business day or after the cut-off time, we'll process it on the next business day and the payment will reach the receiving lender on the next business day after that.</p> <p>If you ask us to make a Balance Transfer when you open your Account with us, we will treat the instruction as having been made on either:</p> <ul style="list-style-type: none"> (i) for applications made via branch or telephony – the date your application is accepted; or (ii) for applications made online or mobile – the date your Card is activated. <p>(c) If you ask us to make a Balance Transfer and the funds are sent to the wrong account, we will, unless you provided us with the wrong details, restore your Account to the state it would have been in had the payment not been made. If we send it late, you may ask us to contact the recipient lender and ask them to credit it as if it had been received on the correct date.</p> <p>(d) Where we find that you have given us incorrect details, we will use reasonable steps to recover any amounts sent. We are entitled to charge you a reasonable sum for doing this.</p>	<p>We've amended the clause to make it clear that you can't make Balance Transfers to pay off amounts you owe on any other card issued by a Santander Group company.</p> <p>We've also clarified when we will act on your instructions to make a Balance Transfer, and what happens if something goes wrong e.g. it is sent to the wrong account or is delayed.</p>

Current Condition	New Wording	Reason
<p>15.3 Our right to limit your use of the Account</p> <p>We may refuse to carry out a Transaction if:</p> <ul style="list-style-type: none"> (a) there is a threat to the security of your Card or Account; (b) you have exceeded or would exceed your Credit Limit or Cash Limit (except in circumstances in Condition 13.2 c)); (c) you tell us that your Card has been lost or stolen; (d) we are required to do so for any legal, regulatory or fraud prevention purposes; (e) you have given us an inaccurate or unclear payment instruction; (f) the Transaction appears unusual compared to your normal spending pattern; or (g) we suspect fraud or that carrying out a Transaction may result in increased credit risk. <p>You can contact us to find out why we have refused to carry out a Transaction. Where we refuse to carry out a Transaction we will notify you of this and give you reasons for such refusal and tell you the steps required to complete the Transaction. We are entitled to charge you a reasonable sum for notifying you of any explanation we give.</p>	<p>15.3 Our right to limit your use of the Account</p> <p>We may refuse to carry out a Transaction if:</p> <ul style="list-style-type: none"> (a) there is a threat to the security of your Card or Account; (b) you have exceeded or would exceed your Credit Limit or Cash Limit (except in circumstances in Condition 13.2 c)); (c) you tell us that your Card has been lost or stolen; (d) we are required to do so for any legal, regulatory or fraud prevention purposes; (e) you have given us an inaccurate or unclear payment instruction; (f) the Transaction appears unusual compared to your normal spending pattern; or (g) we suspect fraud or that carrying out a Transaction may result in increased credit risk. <p>You can contact us to find out why we have refused to carry out a Transaction. Where we refuse to carry out a Transaction we will notify you of this and give you reasons for such refusal and tell you the steps required to complete the Transaction, unless doing so would compromise our reasonable security measures or otherwise be unlawful.</p>	<p>We've clarified that we'll tell you about our reasons for not carrying out a transaction unless doing so would compromise our reasonable security measures or otherwise be unlawful.</p> <p>We've also clarified that we won't charge you for giving this explanation.</p>
<p>16.2 Charges</p> <p>If you use your Card (or Card number) to withdraw cash from any cash machine or for another type of Cash Transaction, we will charge you the Cash Transactions fee set out in Condition 8.2. We may set limits on the amount of each Cash Transaction and will tell you if we do.</p>	<p>16.2 Charges</p> <p>If you use your Card (or Card number) to withdraw cash from any cash machine or for another type of Cash Transaction, we will charge you the Cash Transactions fee set out in Condition 8.2.</p>	<p>We've simplified the clause to make it easier to read and avoid duplication as limits are already covered in Condition 13.</p>
<p>18.4 Disputed Transactions and Refunds</p> <p>Where a shop or other person you have paid using your Card gives you a refund, your Account will be re-credited when we receive an acceptable refund voucher.</p>	<p>18.4 Disputed Transactions and Refunds</p> <p>Where a shop or other person you have paid using your Card gives you a refund, your Account will be re-credited when we receive an acceptable refund voucher. Any refund will be treated as a payment towards your Account balance and allocated in accordance with Condition 7. This means it may not pay off the specific transaction to which it related.</p>	<p>We've clarified that any refund will be treated as a payment towards your Account and allocated in the same way.</p>
<p>19.4 Your Statement</p> <p>Statements will initially be sent to the most recent postal address we have for you. We may be able to provide statements online. You agree that, if this facility is available on your Account, we may make your statements available in a printable and/or downloadable format via the secure customer area.</p>	<p>19.4 Your Statement</p> <p>You agree that, if Online Banking is available on your Account, we may make your statements available in a printable and/or downloadable format via the document store. You will receive an email when a document is ready to view. You can choose not to receive statements in this way in which case they will be sent to the most recent postal address we have for you.</p>	<p>We've clarified that where you have Online Banking available, statements will be sent to you via the document store.</p>
<p>20.4 Remote Access and Security</p> <p>You and each additional cardholder must:</p> <ul style="list-style-type: none"> (a) make sure that each Card is signed as soon as you receive it; (b) keep your Personal Security Details and Card safe and not let anyone else know them or use them; (c) make sure you know your Personal Security Details, PIN and other security information and keep them secret at all times, including destroying the notification we send you; and (d) take care when storing or disposing of information about your Account. 	<p>20.4 Remote Access and Security</p> <p>You and each additional cardholder must:</p> <ul style="list-style-type: none"> (a) make sure that each physical Card is signed as soon as you receive it; (b) keep your Personal Security Details and Card safe and not let anyone else know them or use them; (c) make sure you know your Personal Security Details, PIN and other security information and keep them secret at all times, including destroying the notification we send you; (d) take care when storing or disposing of information about your Account; and (e) comply with the security procedures we tell you about from time to time. 	<p>We've added a clause that you must comply with any security procedures we tell you about.</p>
<p>25.6 Personal Information</p> <p>We may use your location data or information about devices you use with our services to prevent and detect fraud. For example, we may check if you are in the country where your payments are being made in instances where we suspect fraud on your Account. We will not use this information for any other purpose.</p>	<p>20.10 General</p> <p>To prevent and detect fraud, where we hold information about devices you use such as mobiles or tablets, we may use location or other data from these devices. For example, we may check if you are in the country where your payments are being made in instances where we suspect fraud on your account. We will not use this information for any other purpose.</p>	<p>We've moved the clause and clarified where we will obtain data from in order to prevent and detect fraud.</p>

Current Condition	New Wording	Reason
N/A	<p>20.11 General</p> <p>If you provided your mobile phone number or email address, we will register you for our free account alerts service so that we can send you messages to notify you of certain activity on your Account. We'll use the most recent contact details we hold for you. Where the messages are not a regulatory requirement we will give you the option to opt-out.</p>	We've added a new clause to clarify how and when we'll send you alerts about your Account.
N/A	<p>20.12 General</p> <p>You consent to us using your information to provide payment services to you. If you withdraw this consent, we will stop providing payment services but may still use your data where we have lawful grounds to do so (for example because we need to retain records for regulatory purposes).</p>	We've added a new clause to reflect changes in the law.
N/A	<p>21. Third Party Providers</p> <p>21.1 You can instruct a TPP to access online information on your Account and make online Balance Transfers from your Account as long as they have identified themselves to us and acted in accordance with the relevant regulatory requirements. We will treat any instructions from a TPP as if they are from you.</p> <p>21.2 Although you must not, generally, give your security details to anyone else, you may give them to a TPP if they ask for them.</p> <p>21.3 For an initial interim period (expected to be no more than 18 months from January 2018), some TPPs may (with your permission) choose to access your Account without identifying themselves to us. As a result, it is important that you check that any TPP you use is authorised to access your Account. They should make this clear from the information they give you. You must not give your security details to a third party that isn't authorised. If you do, we'll have to assume it's you that's authorising us to give access to information about your Account and you'll be responsible for any payments made as a result.</p> <p>21.4 We can refuse an instruction from a TPP for the reasons set out in Condition 15.3 and may deny them access to your Account where we are concerned about unauthorised or fraudulent access by that TPP. Before doing so, we will tell you that we intend to deny access and give our reasons for doing so, unless it is not reasonably practicable to do so, in which case we will tell you immediately afterwards. In either case, we will tell you in the manner in which we consider most appropriate in the circumstances. We will not tell you where doing so would compromise our reasonable security measures or otherwise be unlawful. If we deny access to a TPP, we must also tell our regulator that we have done so.</p>	We've added a new clause to reflect changes in the law.
<p>21. Changes to this Agreement</p> <p>21.1 We may change (including removing or adding) fees and charges for any of the reasons set out in Condition 21.2. The changes may also 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.</p> <p>21.2 We may also change (including removing or adding) any other terms of this agreement where the change is:</p> <ul style="list-style-type: none"> (a) to reflect a change in banking practice or legal or regulatory requirements or recommendations, including the adoption of a voluntary code of practice; (b) to provide for the introduction of new or improved systems, methods of operation, services or facilities or the further development of existing ones; (c) to make them clearer or more favourable to you; (d) to ensure that our business is run prudently; 	<p>22. Changes to this Agreement</p> <p>22.1 We may change fees and charges (including removing or adding fees or charges) for reasons which are personal to you and which may be 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.</p> <p>22.2 We may also change fees and charges (including removing or adding fees or charges) and other terms where the change is to:</p> <ul style="list-style-type: none"> (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. 	We've clarified when and why we can make changes to your agreement.

Current Condition	New Wording	Reason
<p>(e) to reflect changes in our costs of providing this service to you;</p> <p>(f) to rectify any genuine mistake;</p> <p>(g) necessary for the introduction of new features or services which may be of benefit to you or for the development of existing services; or</p> <p>(h) to reflect changes to the Santander Group structure.</p> <p>21.3 We will give you at least 30 days' notice before we make a change under Condition 21.1 or 21.2 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. If you do, the change will apply until the agreement ends other than if you have expressly notified us that you wish to opt out of an interest rate increase.</p> <p>21.4 We will let you know about any changes by post, email or in your statement.</p>	<p>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.</p> <p>22.3 As this agreement has no fixed end date, we may also change fees and charges (including removing or adding fees or charges) and other terms at any time.</p> <p>22.4 We will give you at least 30 days' notice before we make a change under Condition 22.1, 22.2 or 22.3 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. If you do, the change will apply until the agreement ends. 22.5 We will let you know about any changes by post, email, your statement, or via the document store in Online Banking.</p> <p>22.5 We will let you know about any changes by post, email, your statement, or via the document store in Online Banking.</p>	
<p>23.1 General</p> <p>For commercial reasons, we (or another Santander Group company) may decide to change the insurers that provide your insurance benefits. If that happens, we (or they) will write to you not less than 30 days before your current insurance expires with details of the new insurer and any changes to the terms and conditions of your cover. You authorise us (and other Santander Group companies) to transfer your personal information to any new insurer to enable that insurer to provide your cover. You also consent to the new insurer providing insurance cover to you. This consent will ensure that there is no break in your insurance cover and does not affect your right to cancel your credit agreement. You may cancel this authority and consent at any time but if you do so, your insurance policy will terminate if we decide to change the insurer.</p>	<p>24.1 General</p> <p>For commercial reasons, we (or another Santander Group company) may decide to change the insurers that provide your insurance benefits. If that happens, we (or they) will write to you not less than 30 days before your current insurance expires with details of the new insurer and any changes to the terms and conditions of your cover. We (or other Santander Group companies) may transfer your personal information to any such new insurer to enable that insurer to provide your cover. You consent to the new insurer providing insurance cover to you. This consent will ensure that there is no break in your insurance cover and does not affect your right to cancel your credit agreement. You may cancel this consent at any time but if you do so, your insurance policy will terminate if we decide to change the insurer.</p>	<p>We've simplified the clause to clarify what happens if we change insurers.</p>
<p>N/A</p>	<p>24.8 General</p> <p>You may at any time during the term of this agreement request a copy of this agreement.</p>	<p>We've added a new clause to allow you to request a copy of your agreement at any time during the term.</p>
<p>25. Personal Information</p> <p>25.1 The uses of your personal information are set out in the data protection statement provided to you when you applied.</p> <p>25.2 If a search is made at the credit reference agencies in relation to your credit application or changes to your Credit Limit, the record of the search (but not the company that made it) may be seen by other organisations when you apply for credit in the future. This could affect your ability to get credit elsewhere within a short period of time.</p> <p>25.3 The credit reference agencies will also provide us with public information such as County Court Judgements (CCJs), bankruptcies and electoral register information and fraud prevention information.</p> <p>25.4 If we make a formal demand for repayment of your borrowing and you do not make full repayment or satisfactory proposals to us within 28 days, we may disclose this to the credit reference agencies, who will record the outstanding debt. Records shared with credit reference agencies will remain on file for six years after they are closed, whether settled by you or defaulted. This information may affect your ability to obtain credit.</p> <p>25.5 Your data may also be used in other ways where agreed by you and in very limited circumstances, when required by law or where permitted under the Data Protection Act.</p> <p>25.6 We may use your location data or information about devices you use with our services to prevent and detect fraud. For example, we may check if you are in the country where your payments are being made in instances where we suspect fraud on your Account. We will not use this information for any other purpose.</p>	<p>N/A</p>	<p>We've deleted or moved the provisions from the clause as they are already covered in the Data Protection Statement.</p>

Current Condition	New Wording	Reason
<p>24. Complaints and how we are regulated</p> <p>24.1 If you have a complaint, please contact our dedicated complaints department on 0800 171 2171. A copy of our complaints procedure is available on request. If for any reason you're not happy with our decision, or it has been over 8 weeks since you first raised your concerns with us, you may be able to refer your complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at www.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 http://ec.europa.eu/odr</p>	<p>25. Complaints and how we are regulated</p> <p>25.1 If you have a complaint, please contact our dedicated complaints department on 0800 171 2171. We'll aim to provide you with a decision as quickly as we can. Our Complaints Leaflet is available upon request and contains further information on our complaints process, including the handling timescales. This information is also available on our website at Santander.co.uk. You may also be able to refer your complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at: www.financialombudsman.org.uk</p> <p>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 http://ec.europa.eu/odr</p>	<p>After 13 January 2018 some complaints about payments will be handled more quickly. We'll update our complaints leaflet to reflect these changes.</p>

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.