

## 11213 Credit Card – Terms for cashback

The following Conditions 1 to 13, together with Conditions 1 to 11 of your main 11213 Credit Card agreement and Conditions 12 to 26 of your Agreement Terms and Conditions constitute your credit agreement with us. The definitions in Condition 12 of the Agreement Terms and Conditions apply throughout your credit agreement.

1. Any holder of a Santander Cashback World MasterCard® ('11213 Credit Card') is able to earn cashback at the retailers categorised below on purchases made using the 11213 Credit Card. Cashback on purchases is calculated by Santander UK plc at the following percentage rates:
  - 1.1. Supermarkets: 1% cashback on purchases made at supermarkets which are identified by Supermarket Merchant Category Codes 5411, 5499 and 9751. Supermarkets within the Merchant Category Codes include, but are not limited to, Marks & Spencer, Lidl, Aldi, Asda, Iceland, The Co-operative, Morrisons, Sainsbury's, Tesco and Waitrose. Most purchases made at Marks & Spencer will qualify for cashback at the rate of 1%;
  - 1.2. Department Stores: 2% cashback on purchases made at department stores which are identified by Department Store Merchant Category Code 5311. Department stores within the Merchant Category Code include, but are not limited to, John Lewis, Peter Jones, Debenhams, House of Fraser, BHS, Selfridges, Harrods, Harvey Nichols and Fenwick;
  - 1.3. Petrol Stations, National Rail and Transport for London ('TfL') travel: 3% cashback on:
    - 1.3.1. fuel purchases (which include petrol, diesel and LPG) made at petrol stations which are identified by Petrol Station Merchant Category Codes 5541, 9752 and 5542. Petrol stations within the Merchant Category Codes include, but are not limited to, BP, Esso, Texaco, Asda, Morrisons, Tesco and Sainsbury's. Cashback may also apply to other supermarket petrol stations falling within the above Petrol Station Merchant Category Codes;
    - 1.3.2. National Rail and TfL ticket purchases from retailers identified by Passenger Railways Merchant Category Code 4112, Commuter Transport Merchant Category Code 4111 and Bus Lines Merchant Category Code 4131 ('Rail Purchases') and ('TfL Purchases');
      - 1.3.2.1. Rail Purchases include:

train ticket purchases made in the UK at a National Rail station, self service ticket machine, onboard a train, online or by telephone from all major UK train operating companies and online train ticket retailers. Train operating companies and online train ticket retailers include, but are not limited to, Arriva Trains Wales, c2c, Chiltern Railways, Cross Country, East Coast, East Midlands Trains, Eurostar, First Capital Connect, First Great Western, First Hull Trains, First TransPennine Express, Gatwick Express, Grand Central, Great Northern, Greater Anglia, Heathrow Connect, Heathrow Express, Island Line, London Midland, Merseyrail, Northern Rail, ScotRail, South West Trains, Southeastern, Southern, Stansted Express, Thameslink, Virgin Trains, mytrainticket.co.uk, qjump.co.uk, raileasy.co.uk, redspottedhanky.com, takethetrain.co.uk and thetrainline.com. Purchases of train tickets made at a main Northern Ireland railway station eligible for cashback is limited to travel on trains operated by NI Railways (identified by Railroads Merchant Category Code 4011); and
      - 1.3.2.2. TfL Purchases include:

TfL ticket purchases (which include Oyster Card and Travelcard purchases made using your 11213 Credit Card) for travel on the London Underground, London buses, Docklands Light Railway (DLR), London Overground, Santander Cycles, National Rail, London Tramlink, Thames Clipper and Emirates Airline Cable Car made at a station, self service ticket machine, docking station, London Travel Information Centre, online or by telephone.
2. These Merchant Category Codes are industry category codes which identify a retailer as a supermarket, department store, petrol station, passenger railways, railroads merchant or TfL. In certain situations some supermarkets, department stores, petrol stations, train operating companies or online train ticket retailers may not be identified by these codes and cashback will not apply to those transactions. In some cases petrol stations operated by a supermarket may not fall within the Petrol Station Merchant Category Codes and fuel purchases made at such petrol stations may earn cashback at 1%.
3. Purchases of financial services products (which include travellers' cheques, foreign currency, gift vouchers and insurance) made at a supermarket, department store or petrol station may not qualify for cashback.
4. Purchases eligible for cashback exclude (a) Travelcards, Bus and Tram passes and Oyster Card top up purchases made at newsagents, garages and off-licences (b) NI Railways train tickets purchased online (c) steam railway trips and holidays (d) Eurotunnel Le Shuttle (e) train ticket purchases from travel agents or tour operators (f) London Congestion Charge (g) travel purchases (which include flights, hotels, holidays, packages, cruises, car hire, transfers and parking) made online from a supermarket travel store (h) balance transfers (i) cash withdrawals from a cash machine or over the counter at a bank or cash provider (j) any payment made by electronic money transfer, money order, Direct Debit or standing order or (k) any use for gambling including internet gambling and purchase of lottery tickets.

5. There is a maximum amount of spend on which you will earn cashback in each month, as explained further in Condition 6. The maximum spend is as follows:
  - 5.1 In supermarkets: £300.
  - 5.2 In department stores: £150.
  - 5.3 On fuel and travel: £100 on either fuel purchases or Rail Purchases or TfL Purchases, or a combination of fuel purchases and Rail Purchases and TfL Purchases.This means that you can earn a maximum of £3 cashback in each category (a total of £9) in each month.
6. In Condition 5, 'month' means the period between your monthly statements. Once you have reached the maximum spend amount in any category in the period since the date of your last monthly statement, any further spend in that category before the date of your next monthly statement will not qualify for cashback.
7. If we pay you cashback over our stated maximum in any of the cashback categories, we may subsequently debit your 11213 Credit Card with the overpayment of cashback.
8. The cashback award is supplied by Santander UK plc and not the supermarket, department store, petrol station, train operating company, online train ticket retailer or TfL. This cashback does not impact on any other offers supplied by the supermarket, department store, petrol station, train operating company, online train ticket retailer or TfL.
9. We will pay you any cashback you have earned from a supermarket, department store, petrol station, train operating company, online train ticket retailer or TfL falling within the Merchant Category Codes by crediting your 11213 Credit Card account every month. The total cashback earned each month will be credited to your next monthly 11213 Credit Card statement.
10. Cashback that is earned by any additional cardholder will be credited to the primary 11213 Credit Card account holder.
11. No cashback will be payable in the following situations:
  - 11.1 'Purchases' are purchases of goods and services made by you or any additional cardholder on your 11213 Credit Card minus any returns or refunds, and do not include balance transfers, cash advances, cash-like charges such as travellers' cheques, foreign currency, and money orders, interest, unauthorised or fraudulent charges, or fees of any kind, including a monthly fee, if applicable.
  - 11.2 purchases that you subsequently cancel or return for a refund. Any purchases refunded to your 11213 Credit Card will be deducted from the total of your eligible purchases for the month in which the refund is made; or
  - 11.3 any spending which, in any one month, exceeds your credit limit; or
  - 11.4 if your 11213 Credit Card account is closed or suspended (except where your 11213 Credit Card is lost or stolen) after you have earned cashback but before that cashback has been applied to your 11213 Credit Card account, that cashback will be lost.
12. Unless it is to your advantage, we will give you 30 days' notice before we make a change to these Terms, including the rates at which you earn cashback or withdrawal of the cashback scheme. Where the change is to your advantage, we may make the change immediately and tell you about it within 30 days. The reasons leading to a change might arise where we wish to make these Terms better for you, to account for changes in law or regulation or industry practice, to reflect changes in our practice (including changes arising from a reorganisation of our business), or to correct a mistake.
13. If you have any specific queries about a retailer or how much cashback you have earned, please contact Customer Services on 0800 9 123 123. Calls may be recorded and monitored for training and security purposes.

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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](https://www.santander.co.uk/alternativeformats) for more information, ask us in branch or give us a call.

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