



# Santander Boosts Terms and Conditions

Effective from 13 April 2026

## Important information – please read and keep for your future reference

We're making some exciting changes to our Santander Boosts service.

After 13/05/2026, Santander Boosts will switch to something called 'Single Sign On (SSO)'. This change will mean we can automatically check it's you through Santander Mobile or Online Banking. You won't need a separate Santander Boosts username and password anymore.

Your marketing preferences for Santander Boosts will stay separate. So things like your email address and other personal details for Santander Boosts won't automatically change if you update your details with us.

We're also changing how we pay your Santander Boosts cashback. After 13/05/2026 we'll start paying your cashback by bank transfer instead of paying it to your Santander debit or credit card. This means you'll get your cashback faster and have more flexibility. When you log on after 13/05/2026 we'll ask you to enter the sort code and account number of any personal bank account in your name. That's where your future Santander Boosts cashback will be paid, and you can update these details anytime in your Santander Boosts profile.

### Here's what you need to know

We've updated the Santander Boosts terms and conditions to reflect the changes we're making. Here are the key changes.

- Clause 3 (registered card) – we've updated this as you no longer need to register your Santander debit or credit card with Santander Boosts to get your cashback. We added in reference to your "Nominated Account".
- Clauses 5.2, 5.6, 5.7 and 5.8 (receiving cashback) – we've updated this because cashback will be paid into a bank account you choose using your sort code and account number.
- Clause 8.1 – we've removed reference to Tenergy Limited, as it no longer administers Santander Boosts.

We're telling you now, so you have time to understand these changes before they take effect.

After 13/05/2026, these changes will happen automatically. When you next log on to Santander Boosts, you'll use the new SSO process and will be asked to:

- accept the updated T&Cs
- confirm the email you want to use for Santander Boosts
- enter the sort code and account number of the personal bank account where you want your cashback to be paid.

### What if I'm not happy with these changes?

#### Option 1

If you're not happy with the upcoming changes, you can close your Santander Boosts account before they come into effect. If you close it before the changes take effect, any cashback that's pending or confirmed will still be paid to you under the current terms (clause 6.4). The cashback will be paid to the card you have saved in your Santander Boosts profile. After closing your account, you won't be able to earn cashback or use any Santander Boosts offers. To do this, go to 'My settings' in your profile and select 'Opt out of Boosts'.

#### Option 2

If you close your account after the changes take effect, you'll lose any pending or confirmed cashback as stated in the current terms (clause 5.8). To close your account at that point, simply decline the updated T&Cs when they appear on screen. You'll then be prompted to 'Opt out' of Santander Boosts.

You can sign up again for Santander Boosts at any time in the future, but any details from your previous Santander Boosts account won't be saved.

### Here to help

If you have any questions, you can chat with us through Mobile and Online Banking.

Thanks,

The Santander Boosts Team

## Definitions

- o **'Santander Boosts service', Santander Boosts or the service** means the service through which you receive Offers for various Participating Retailers.
- o **Offer/s** means any Offer/s of cashback, coupons, vouchers, prize draws, instant wins, giveaways, discounts or 'refer a friend' rewards for a Participating Retailer or a Participating Promoter.
- o **Offer Terms** means the terms and conditions of an Offer.
- o **Card Linked Offer** means an Offer which requires you to use any of your Santander debit or credit cards.
- o **Registered Card** means the most up to date personal Santander debit card(s) or Santander credit card(s) in your name which you have registered to use with the Service in Online or Mobile Banking.
- o **Cashback** means cashback you earn through participation in the Santander Boosts service.
- o **Cashback Offer** means an offer which will allow you to earn Cashback.
- o **Administrator** means Capillary Technologies Europe Limited or any other entity we may use from time to time who recruits Participating Retailers and Participating Promoters to the Service and tracks your Cashback earnings on our behalf. The Administrator will also provide personalised offers based on the spend on your Santander debit or credit cards.
- o **Participating Promoter** means any person who provides prize draws and other competitions through the Santander Boosts service.
- o **Participating Retailer** means any retailer, merchant, affiliate network, or seller and supplier of goods or services, including us, who provides you with an offer through the Santander Boosts service.
- o **We, us or our** means Santander UK plc.
- o **You or your** means an eligible Santander customer who has registered for the Santander Boosts service.
- o **Qualifying Transaction** means a purchase from a Participating Retailer which the retailer has confirmed meets the relevant Offer Terms.

## 1 Eligibility

- 1.1 To be eligible for the Santander Boosts service you must:
  - o have a personal Santander debit card or Santander credit card in your name,
  - o be 18 years or over,
  - o be registered for Online or Mobile Banking, and
  - o complete the registration for Santander Boosts in Online or Mobile Banking and create a Santander Boosts account.
- 1.2 If your only relationship with Santander is as an additional credit card cardholder, you will not be eligible for the Santander Boosts service.
- 1.3 The Santander Boosts service is not available to business banking, corporate, cahoot or cash card holders.
- 1.4 We reserve the right to refuse an application for Santander Boosts membership where it is reasonable to do so.
- 1.5 Only one account per person is permitted at any one time. Joint current account customers must register for the Santander Boosts service separately. We can refuse to set up a new account if there is already one open for a person. We may also merge or close duplicate accounts.

## 2 How the service works

- 2.1 We provide the Santander Boosts service to you, but it is administered on our behalf by an Administrator, Capillary Technologies Europe Limited. The Administrator recruits Participating Retailers and Participating Promoters to join the Service and make Offers to you and our other customers.
  - 2.1.1 We'll share your Santander debit and credit card transactions with the Administrators to enable them to:
    - o track eligible cashback purchases you have made, including the date and amount, so the cashback can be paid to you.
    - o Provide more relevant and personalised offers to your Santander Boosts account.
  - 2.1.2 The Administrator will receive commission from Participating Retailers in connection with certain purchases you make and will share this with us.
- 2.2 Once you have registered for Santander Boosts, we will make available to you through Online and Mobile Banking Offers for Participating Retailers and Participating Promoters which you can access and activate at any time. You may earn Cashback in connection with certain Offers.
- 2.3 If you take up a Cashback Offer, we'll receive commission from a Participating Retailer and/or the

Administrator in connection with your purchase. This commission is our payment for introducing you to the Participating Retailer. From this commission we'll pay any Cashback earnings to you as set out in the Offer and in accordance with condition 5.2. We'll not pay any Cashback to you in connection with a particular Offer until we receive this commission from a Participating Retailer or the Administrator.

- 2.4 If for any reason we do not receive some or all of the commission due to us from a Participating Retailer or the Administrator, we'll pay you an amount of Cashback which is in proportion to the amount of commission we receive. For example, if a Participating Retailer or the Administrator became insolvent and was unable to pay commission to us, we won't pay Cashback to you.

### 3 Registered Card

- 3.1 You must provide details of one eligible debit or credit card when you register. We will pay any Cashback due to you for a particular Qualifying Transaction into the Santander account linked to that card unless we agree to pay this into a different Santander account you have with us.

Once you have registered one card all your personal Santander debit or credit cards can be used with the service including the Card Linked Offers.

- 3.2 You can update or replace your Registered Card with another eligible card at any time in the Santander Boosts site which you can access from Santander Online Banking or Mobile Banking.
- 3.3 You must keep your Registered Card details up to date. If your Registered Card details change, for example if your card is lost or stolen and a replacement card is issued, you must update these details on the Santander Boosts site which you can access from your Online and Mobile Banking. If you do not do this, we will not be able to pay Cashback to you.

### 4 Offers

- 4.1 The Offers made available to you are based on Offers you have previously activated and redeemed, the way you use the service as well as information about your interests, which you may have provided to us when you registered for the Santander Boosts service. The Administrator will also provide personalised offers based on the spend on your Santander debit or credit cards.
- 4.2 Each Offer will be subject to the Offer Terms set by the Participating Retailer or Participating Promoter. These Offer Terms will include, but will not be limited to, offer type, conditions under which the Offer can be redeemed, the amount of Cashback that may be earned (if any), the expiry date and any applicable retail outlets/websites. We may correct the Offer Terms at any time.
- 4.3 It is your responsibility to read and understand the specific Offer Terms and ensure the relevant Offer is suitable for you before proceeding with it. The Offer

Terms are set by the relevant Participating Retailer or Participating Promoter and any transaction you enter into will be between you and the relevant Participating Retailer or Participating Promoter, and not between you and us (unless the transaction relates to retail banking products or services which we provide). If you have any issues with a transaction, please contact the relevant Participating Retailer or Participating Promoter.

- 4.4 All Offers are subject to availability and can be changed, updated and withdrawn at any time.
- 4.5 The Participating Retailers and Participating Promoters can change at any time.
- 4.6 Offers may not be exchanged for cash alternatives and cannot be transferred to another person, bought, sold, or traded in any way, unless the specific Offer Terms and Conditions state otherwise.
- 4.7 To take up an Offer through the Santander Boosts service you must:
- 4.7.1 click on an Offer to activate it and see the Offer Terms and
- 4.7.2 make purchases and/or comply with the relevant Offer Terms.
- 4.8 Specific conditions apply to particular types of Offer as set out below.
- 4.9 **Voucher codes**
- 4.9.1 We may make available voucher or discount codes through Santander Boosts. These codes are provided directly by the Participating Retailer and we are not liable if the relevant code does not work.
- 4.9.2 You may not always be able to use both a voucher code for a Participating Retailer (whether made available through Santander Boosts or elsewhere) and a Cashback Offer together on the same transaction. If you do, you may not receive Cashback on the transaction. Please check the specific Offer Terms for details.
- 4.10 **Cashback Offers**
- 4.10.1 You may earn Cashback either with online purchases you make through Santander Boosts or Card Linked Offers.
- Online purchases through Santander Boosts**
- 4.10.2 If you make a transaction with a Participating Retailer online through the Santander Boosts service, you will only earn Cashback if we and the Administrator can track the purchase and confirm with the Participating Retailer that it was made by you and complied with the Offer Terms. In order for us and the Administrator to do this, you will need to click on the link provided as part of the Offer to complete your purchase and enable cookies on your device so that we and the Administrator can track your purchase. If you do not do this, you will not earn Cashback.
- Card Linked Offers**
- 4.10.3 If you take up a Card Linked Offer, you must activate the offer on the Santander Boosts site before you

use your Santander debit or credit cards to make any purchase required by the Offer in store or online. If you do not, you will not be eligible for any Cashback in connection with that Offer. If you use a third-party wallet provider to make the purchase with your Santander debit or credit cards, you must use Apple Pay, Google Pay, Garmin Pay or Samsung Pay, otherwise we and the Administrator may not be able to track the purchase and you will not be eligible for any cashback in connection with that Offer.

## 5 Receiving cashback

- 5.1 After you make a purchase, we'll display any cashback you have earned on the Santander Boosts site which you can access from your Online and Mobile Banking. This will usually appear within 7 days from when you make the transaction. Cashback earnings may be displayed as 'pending' for up to 120 days but this could be more depending on the purchase. If cashback is displayed as pending, this means that the Cashback has been recorded but the Participating Retailer has not confirmed your purchase as being a Qualifying Transaction.
- 5.2 If a purchase is confirmed as a Qualifying Transaction and you meet the requirements in Condition 5.6, we'll pay any Cashback earnings on these transactions to you into the Santander account linked to your Registered Card (unless we agree to pay this to another Santander account you have with us) on the last working day of every calendar month. We will not pay Cashback to anyone other than you or to any other account.
- 5.3 We are not liable to pay any Cashback to you in the event that the Participating Retailer does not accept your transaction as being a Qualifying Transaction for any reason. The Participating Retailer's decision as to whether your transaction is a Qualifying Transaction will be final. We will not be liable to pay any 'pending' or 'confirmed' Cashback to you, and this will not be an amount we owe to you, until it is due in accordance with Condition 5.2.
- 5.4 Cashback may be declined if all or part of the related purchase is returned, amended, or cancelled.
- 5.5 If you notify us that you have not received your Cashback earnings, we will use reasonable endeavors to investigate this. We may however stop our investigation at any time.
- 5.6 You must have a valid Registered Card, an open Santander account linked to the Registered Card and be enrolled in the service in order to receive any Cashback due to you in accordance with Condition 5.2.
- 5.7 If the details of your Registered Card are no longer valid, we will contact you and ask you to update them. We will pay any Cashback due to you in accordance with condition 5.2 after we receive updated and valid card details. If you do not do this within 6 months, we may terminate your Santander Boosts account. We'll remind you to update your card details before we do this.

- 5.8 You will lose any 'pending' or 'confirmed' Cashback which has not been paid to you in accordance with condition 5.2 if any of the following take place before the Cashback was due to be paid to you:
  - o your Registered Card or any Santander account we use to pay Cashback to you is closed;
  - o you turn off the service or we terminate your Santander Boosts account in accordance with condition 5.7 or 6.2 or
  - o you stop being a customer of ours.
- 5.9 You will be able to view your Cashback earnings on the Santander Boosts site which you can access from your Online and Mobile Banking.
- 5.10 We reserve the right to reclaim or adjust any Cashback payments if we reasonably consider that any has been paid to you in error.

## 6 Suspending or terminating your Santander Boosts membership

- 6.1 You can turn off the Santander Boosts service at any time through the Santander Boosts site which you can access through Online Banking or Mobile Banking. If you turn off this service, you won't be able to claim any further Offers and you will lose any Cashback which has not been paid to you.
- 6.2 We may stop you claiming an Offer, suspend or close your Santander Boosts account and terminate these terms at any time, if we reasonably consider you are abusing the service or conducting fraud, or have given us incorrect account information or if you stop holding an eligible product. If this happens, you will lose any Cashback which has not been paid to you.
- 6.3 In circumstances other than those described in condition 6.2, we may stop the service, vary and/or terminate these Terms, by giving you no less than 30 days' notice by email or secure message in your Online Banking and Mobile Banking.
- 6.4 If we change the Terms and you don't agree to the amendments, you may turn off the service through Online Banking or Mobile Banking before the change comes into effect. You will not be able to take up any more Offers. We will close your Santander Boosts account after we have paid any pending or confirmed Cashback to you in accordance with these terms.
- 6.5 If we terminate the service in the circumstances set out in condition 6.3, you will not be able to take up any more Offers. We will close your Santander Boosts account after we have paid any pending or confirmed Cashback to you.
- 7 **Liability**
- 7.1 We will exercise reasonable care and skill in providing the Santander Boosts service. Our liability to you is set out below.
- 7.2 We do not exclude or limit our liability to you where it would be unlawful to do so.

- 7.3 We will not be liable to you if we are prevented from providing any part of the Santander Boosts service because of anything we cannot reasonably control such as but not limited to any machine or system failing to work, any person, company, Participating Retailer or Participating Promoter refusing to accept your card or any industrial dispute.
- 7.4 Where Santander Boosts contains links to other content or resources provided by a Participating Retailer or a Participating Promoter ('Third Party Content'), these links are provided for your information and as service to you. We have no control over Third Party Content and we accept no liability in respect of content. We do not guarantee that links will work all of the time and cannot control the availability of the linked pages.
- 7.5 No representations are made by Santander or the Administrator regarding any personal tax liability arising as a result of your use of the service.

## 8 General

- 8.1 The Santander Boosts service is provided by Santander UK plc but it is administered on our behalf by Capillary Technologies Europe Limited as set out in condition 2.1. Capillary Technologies Europe Limited is a company registered in England and Wales with

Company Number 03297240 and has its registered address at 15 Alfred Place, London, United Kingdom, WC1E 7EB. Before 30/01/2024, Santander Boosts was administered by TENERITY Limited, a company registered in England and Wales with Company Number 1008797 at the registered address of Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ.

- 8.2 This is a fee-free service, although we may charge a fee for this in the future. If we introduce a fee, we will give you no less than 30 days' notice by email or secure message in your Online Banking or Mobile Banking app.
- 8.3 If you have any specific queries about this service, please contact Customer Services on **0330 9 123 123**. Calls may be recorded and monitored. Or you can visit [www.santander.co.uk](http://www.santander.co.uk) to find out more.

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