

Cashback Terms for your Santander Rewards Credit Card

These terms apply to cashback payments on your credit card.

1. What is cashback?

Cashback is a reward for spending on your card. Every time you make an eligible purchase, we'll give you back a percentage of the money you've spent. We explain what eligible purchases are below.

We pay you the cashback, so it won't impact any offers a retailer may give you.

2. When will you earn cashback, and how much will you earn?

- You'll earn 0.25% cashback on eligible purchases made with your card. We use Merchant Category Codes to determine which purchases are eligible for 0.25% cashback.
- During the first 12 months from the date of account opening, you'll earn 3% cashback on eligible purchases you make with certain retailers. We call this 12 month period the 'first year'. We use Merchant Category Codes to determine which retailers are eligible for 3% cashback during the first year. After the first year you'll earn 0.25% on your eligible purchases with these retailers.

What are Merchant Category Codes?

Merchant Category Codes (or 'MCC') are industry-standard codes used globally that identify a retailer by what type of goods and services they provide.

While these codes are broadly consistent worldwide, the classification applied to a merchant may vary by region, payment provider, or how the merchant is set up.

Some retailers might not be identified by any of these codes. You won't earn 3% cashback on purchases at those retailers, but you will earn 0.25% cashback.

Mastercard assigns MCCs to retailers, not us. The MCC that a retailer is assigned may change. You might not earn 3% cashback on a purchase from a retailer listed below if they've been assigned an MCC that's different to the MCCs listed below. You will earn 0.25% on those purchases.

The table below explains which types of purchases are eligible and how much cashback you'll earn on those eligible purchases.

<p>You'll earn cashback on purchases identified by these MCCs...</p> <p>We call these 'eligible purchases' in these terms</p>	<p>Here are some examples of retailers included in the MCCs</p> <p>You'll be able to earn cashback at many other retailers too</p>	<p>How much cashback will you earn?</p>
<p>Petrol, diesel and LPG Petrol Station MCC 5541, 9752 and 5542</p>	<p>BP, Esso, Texaco, Shell, Asda, Morrisons, Tesco and Sainsbury's.</p> <p>Some petrol stations which are operated by a supermarket don't fall within the Petrol Station MCCs stated here. You'll earn 0.25% cashback on these purchases.</p>	<p>3% of your purchases for the first year, then 0.25%</p>

<p>You'll earn cashback on purchases identified by these MCCs...</p> <p>We call these 'eligible purchases' in these terms</p>	<p>Here are some examples of retailers included in the MCCs</p> <p>You'll be able to earn cashback at many other retailers too</p>	<p>How much cashback will you earn?</p>
<p>Electric Vehicle (EV) charging away from the home Electric Vehicle (EV) Charging MCC 5552</p>	<p>BP Pulse, Pod Point, Tesla, InstaVolt, Gridserve, Shell Recharge and Osprey</p>	<p>3% of your purchases for the first year, then 0.25%</p>
<p>Trains/TfL /Trams Passenger Railways MCC 4112 Commuter Transport MCC 4111</p> <p>This includes purchases made in the UK at a National Rail station, self-service ticket machine, on board a train, online or by telephone from all major UK train operating companies and online train ticket retailers.</p> <p>Purchases of train tickets made at a main Northern Ireland railway station are limited to travel on trains operated by NI Railways. NI Railways is identified by Railroads MCC 4011</p>	<p>Avanti West Coast, c2c, Chiltern Railways, Cross Country, East Midlands Railway, Eurostar, Gatwick Express, Grand Central, Great Northern, Great Western Railway, Greater Anglia, Heathrow Express, Hull Trains, Island Line, LNER, Merseyrail, Northern Rail, ScotRail, South Western Railway, Southeastern, Southern, Stansted Express, Thameslink, TransPennine Express, Transport for London (including London Underground, Docklands Light Railway (DLR), London Overground and London buses), West Midlands Railway, mytrainticket.co.uk, raily.co.uk, redspottedhanky.com, and thetrainline.com</p>	<p>3% of your purchases for the first year, then 0.25%</p>
<p>Buses Bus Lines MCC 4131</p>	<p>Arriva, First Bus, Megabus, National Express and Stagecoach</p>	<p>3% of your purchases for the first year, then 0.25%</p>
<p>Taxis Taxicabs and Limousines MCC 4121 Transportation Services - Not Elsewhere Classified MCC 4789</p>	<p>Bolt, City Taxis, Gett, Take Me, Veezu and Uber</p>	<p>3% of your purchases for the first year, then 0.25%</p>
<p>Restaurants, cafes, coffee shops, takeaways/ food delivery Eating Places and Restaurants MCC 5812 Fast Food Restaurants MCC 5814 Caterers MCC 5811</p>	<p>Pizza Express, Nando's, Wagamama, Zizzi, Costa Coffee, Starbucks, McDonald's, KFC, Greggs, Itsu, Leon, Uber Eats, Deliveroo and Just Eat</p> <p>Most pubs, bars and nightclubs that serve food will not be classified by MCC 5812. You'll earn 0.25% cashback at these places.</p>	<p>3% of your purchases for the first year, then 0.25%</p>
<p>All other eligible purchases not included above</p>		<p>0.25% of your purchases</p>

3. When won't you earn 3% cashback?

There are some purchases made in the first year where you won't earn 3% cashback. You'll still earn 0.25% cashback on these purchases. For example...

- Some petrol stations which are operated by a supermarket
- Most pubs, bars and nightclubs that serve food
- Purchases made using a third party loan provider may use the MCC for their own service instead of the retailer's MCC. For example, this could include purchases made using Buy Now Pay Later (BNPL) credit services
- Travelcards, bus and tram passes and Oyster Card top up purchases made at newsagents, garages and off-licences
- NI Railways train tickets purchased online
- Steam railway trips and holidays
- Eurotunnel Le Shuttle
- Train ticket purchases from travel agents or tour operators
- Congestion charges

You won't earn any cashback on...

- Purchases of financial services products made at a supermarket, department store or petrol station. This includes gift vouchers and insurance
- Balance transfers
- Cash transactions
- Travellers' cheques or foreign currency
- Interest
- Unauthorised or fraudulent transactions
- Any account charges
- Any purchases you cancel or are refunded
- Any purchases which take you over your credit limit

By 'balance transfers' we mean making a payment to another lender to reduce or repay what you owe them. This could also mean making a payment to a personal current account or savings account with us or another lender in the UK.

By 'cash transactions' we mean:

- Taking out cash, including withdrawing cash from a cash machine
- Buying travellers' cheques
- Buying foreign currency
- Purchasing money orders
- Gambling, including internet gambling and buying lottery tickets
- Other similar payments

Sometimes we call these 'quasi-cash transactions'.

4. When will we add cashback to your account?

Each month we'll add up the amount of all your eligible purchases on your statement for that month.

We'll then add the cashback amount to your account on your statement date for the following month. 'Month' means the period between your monthly statements.

For example

In March during the first year, you spend £750 on your Rewards Credit Card:

You spend	Cashback rate	You earn
£100 on petrol	3% cashback	£3
£150 in restaurants, coffee shops and takeaways	3% cashback	£4.50
£500 on everything else	0.25% cashback	£1.25

Total cashback earned = **£8.75** which we'd add to your account on your April statement date

Because we pay cashback on each statement date, if your account is closed, or has been suspended, before a statement date, you'll lose any cashback you've earned that hasn't been added to your account. This won't apply if your Rewards Credit Card has been lost or stolen.

5. What happens if you get a refund for a purchase?

We'll take away any refunded purchases from the total amount of eligible purchases for that month.

If the refund amount is more than the amount of eligible purchases in a month, this will result in a negative cashback amount. Don't worry – if that happens, we won't take that amount from your account. Your cashback amount won't remain negative in the next month. Instead it will reset to zero.

6. What else do you need to know about cashback?

Cashback paid into your account won't count towards your minimum payment. That means you'll need to pay the minimum payment shown on your statement by the payment date.

Cashback earned by additional cardholders will be paid to your account.

7. Fair use of your card and cashback

Cashback is provided to reward personal, non-business spending only. Your Rewards Credit Card must not be used for business purposes, including (without limitation) the purchase of goods or services for any trade, profession or business.

We may take action, including suspending or cancelling your right to use your card or account, where we reasonably believe that:

- your account is being used, or has been used, for business purposes;
- your spending is not consistent with normal personal use of the card; or
- cashback has been earned in a manner that is inconsistent with the purpose or intent of these terms, or otherwise constitutes misuse or abuse of the cashback offer.

This may include (without limitation):

- spending patterns which, in our reasonable opinion, indicate commercial or business activity (for example, unusually high or repetitive transactions); or
- the opening or use of multiple accounts in a coordinated manner to generate cashback beyond what would reasonably be expected for personal use.

Where we take action under this section, we will do so reasonably and proportionately.

8. How can we change these terms?

We can change these terms at any time. That includes changing the rates at which you earn cashback or removing cashback. We'll give you at least 30 days' notice if we're going to do this. But if the change is to your advantage, we might make the change immediately and tell you about it within 30 days after we make the change.

We'll do this by post, email, on your statement, or as an eDocument you can see in Online or Mobile Banking.

9. Got questions or a complaint?

If you have any questions about how much cashback you've earned, you can call us on **0330 9 123 123**. Calls may be recorded and monitored for training and security purposes.

We're sorry if we haven't provided you with the service you expect. By telling us about it, we can try to put things right for you and make improvements. We want to sort things out for you as soon as we can. Please contact our dedicated complaints department on **0800 171 2171**. We'll aim to provide you with a decision as quickly as we can.

You can find more information on our complaints process, including when we'll get back to you, on our website. You can also ask us for our complaints leaflet.

If you aren't happy with our response, you might be able to refer your complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at: **[financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)**

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