

Cashback Terms for your All in One 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?

You can earn cashback on eligible purchases made with your card.

You'll earn cashback on... We call these 'eligible purchases' in these terms	You won't earn cashback on...
<ul style="list-style-type: none">◦ Purchases of goods and services made by you or an additional cardholder on your card	<ul style="list-style-type: none">◦ 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 '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'.

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.

3. How much will you earn?

You'll earn back 0.5% of your eligible purchases.

Each month, we'll add up the amount of all your eligible purchases on your statement for that month. You'll earn 0.5% of that amount. We'll then add the cashback amount to your account on your statement date for the following month.

For example

Your eligible purchases on your June statement add up to £500. We'll then add £2.50 (which is 0.5% of £500) into your account on your statement date in July.

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 All in One Credit Card has been lost or stolen.

4. 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.

5. 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 continue to pay the minimum payment shown on your statement by the payment date.

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

6. How can we change these terms?

We can change these terms, or remove your ability to earn cashback, at any time. That includes changing the rates at which you earn 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.

7. 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**

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