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santander.co.uk

Call us on **0330 123 0061**

Talk to us in branch

Santander World Elite™ Mastercard®

Key Facts Document (including Summary box, Pre-Contractual Explanation, Pre-Contract Credit Information, Key terms and Cashback terms)

Effective from 17 July 2026

Please read this Key Facts Document along with the Terms and Conditions – together they provide all the information you need about the Santander World Elite Mastercard.

We may withdraw this account at any time without giving notice.

Eligibility	◦ You can apply for a Santander World Elite Mastercard if you're a Santander Select or Santander Private customer and a permanent UK resident aged 18 years or over. ◦ You need a guaranteed annual income of £10,500 or more (before tax). ◦ You need to have a good credit record and not been declared bankrupt, had a CCJ or an IVA within the last six years. ◦ We'll do a credit check as part of the application. This will determine whether you're accepted and the credit limit that we can offer. We reserve the right to refuse any application. ◦ You can't apply for another Santander World Elite Mastercard if you already have one and are the main cardholder.
Monthly fee	◦ A £15 monthly fee applies for this credit card.

When completing an application, it's important the information you give us is true and accurate.

Santander World Elite Mastercard
Summary box

The information in this table summarises key product features and doesn't replace any terms and conditions.

<table>
<tr><td>APR</td><td colspan="4">Representative 49.8% APR (variable)</td></tr>
<tr><td rowspan="4">Interest rates</td><td></td><td>Introductory rate</td><td>Monthly rate</td><td>Annual rate</td></tr>
<tr><td>Purchases</td><td>0% on purchases for 18 months starting from the day you open the account</td><td>1.457%</td><td>18.9%</td></tr>
<tr><td>Cash transactions</td><td>No introductory rate</td><td>2.207%</td><td>29.9%</td></tr>
<tr><td>Balance transfers</td><td>0% on balance transfers for 18 months starting from the day you open the account</td><td>1.457%</td><td>18.9%</td></tr>
<tr><td>Interest-free period</td><td colspan="4">Your interest-free period for purchases can be up to 56 days if you pay your balance in full and on time.
There's no interest-free period on cash transactions and balance transfers (unless you have an interest-free introductory or promotional rate).</td></tr>
<tr><td rowspan="3">Interest charging information</td><td colspan="2" rowspan="2">Purchases, cash transactions and balance transfers</td><td>From</td><td>Until</td></tr>
<tr><td>Date debited to your account</td><td>Repaid in full</td></tr>
<tr><td colspan="4">Interest is calculated daily.

If you don't pay your balance in full, we'll charge you interest from the date we add the transaction to your account. We'll keep charging interest until you've paid off your balance in full. So the longer it takes you to pay back the balance, the more interest you'll pay.</td></tr>
<tr><td>Allocation of payments</td><td colspan="4">We'll use any payment you make (or part of it) to pay off any arrears first, before applying it to anything else. Arrears means any overdue payments, fees, interest and charges.

If you don't pay your balance in full in any month, we'll apply your payment to balances that are already on your statement before we apply them to any new transactions. We'll apply your payment to amounts on your statement that we charge the highest interest rate on before we apply them to amounts charged at lower rates or zero interest. Please see your terms and conditions for further information.

Because payments are applied first against transactions already shown on your statement, if you want to pay off a recent transaction (for example, a cash transaction), you'll need to pay off the balance shown on your statement first.</td></tr>
<tr><td>Minimum repayment</td><td colspan="4">The minimum payment will be the highest amount of:

A. The total of:
any interest, monthly fee and default fees charged to your account; plus
1% of the remaining balance shown on your statement; plus
the amount of any arrears which are payable immediately.
or

B. £5.

If you owe less than £5 in total, the minimum payment will be the full amount you owe.

If you only make the minimum payment, it will take longer and cost more to clear your balance.</td></tr>
<tr><td rowspan="2">Credit limit</td><td colspan="2">Minimum credit limit</td><td colspan="2">£500</td></tr>
<tr><td colspan="2">Maximum credit limit</td><td colspan="2">Subject to status. That means we'll confirm this after we carry out credit checks.</td></tr>
<tr><td>Fees</td><td colspan="4">£15 monthly fee</td></tr>
</table>

Charges	Cash fee (our charge for cash transactions)	3% of the amount of the cash transaction (minimum £3)
	Balance transfers During introductory period After introductory period	 0% 3% of the amount of the balance transfer (minimum £5)
Foreign usage	Payment scheme exchange rate	Visit **santander.co.uk** to see our current exchange rates
	One or more of the following may apply: Non-sterling transaction fee Cash fee (our charge for cash transactions)	 0% of transaction 3% of the amount of the cash transaction (minimum £3)
Default fees	Late payment fee If you're late making the minimum payment	£12
	Over limit fee If you're over your credit limit on your statement date (even if we've allowed you to go over)	£12
	You can avoid paying default fees by staying within your credit limit and making sure that payments are received on time.	

How we provide our services

We don't give advice

Unless we tell you otherwise, we won't give you financial advice as part of the services we provide you. However, we will give you information to help you make decisions about your finances.

Put simply

We won't give you advice to help you decide if a product is right for you. We'll give you information to help you make decisions.

Our regulatory status

We're authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website

We're a member of the Financial Services Compensation Scheme (FSCS) – ask for a leaflet in branch for more information.

Put simply

We're authorised and regulated by the Prudential Regulation Authority and also regulated by the Financial Conduct Authority. We're also a member of the Financial Services Compensation Scheme.

We keep your information confidential

We'll keep the information you give us confidential in line with our policies and the regulations we need to follow. On joint applications your information may be shared with the other applicant, and you must have their permission if you provide their information to us. We may share some information about you with other companies in the Santander Group, our service providers and regulators, the courts and the Financial Ombudsman Service for particular purposes.

You can find more on how we use your information, who we share it with and your data protection rights in our Data Protection Statement. You can also check the 'Using My Personal Data' booklet – visit our website or ask us for a copy.

Put simply

The information you give us is treated confidentially and in line with data protection legislation and our Data Protection Statement. For more information on your data protection rights you can ask for a copy of the 'Using My Personal Data' booklet.

We'll need to do some credit and other checks on you

If you apply for a credit product with us, for example a credit card, a loan or current account that offers an overdraft, we'll carry out a search of your credit file (and your Business credit file if you apply for a Business product) with a credit reference agency before we decide to lend money to you. This search, including details about your application, will be recorded on your credit file. For a short period, this may affect your ability to get credit elsewhere. If you make a joint application, the credit reference agencies will 'link' your records together. We'll look at these results and decide if it's suitable to open the account and offer credit where requested. If it's not, we'll decline your application and let you know. If we give you a credit card, a loan or a bank account, we'll also share information with credit reference agencies about how you manage your account.

You can find more information in the 'About your application and credit scoring' leaflet, available on our website.

Put simply

If you apply for a credit product, we will carry out a credit search to make a decision on your application and this will be recorded on your credit file (and your Business credit file if you apply for a Business product). Records will be linked together on joint applications.

Making a complaint

If you're unhappy with our service for any reason, please contact us. We'll try to resolve your issue as quickly as we can.

Message us by using 'chat' in Online or Mobile Banking.

Call our dedicated complaints team on **0800 171 2171**.

Write to us Complaints, Santander UK plc, Sunderland, SR43 4GD.

Speak to us in person by visiting any Santander branch.

You can also get further information on our complaints process on our website or in our complaints leaflet. Ask us if you'd like a copy of this.

If you're not happy with how we deal with your complaint, you may be able to refer it to the Financial Ombudsman Service. To find out more, visit **financial-ombudsman.org.uk**

Santander World Elite Mastercard
Pre-Contractual Explanation
Understanding your credit card agreement

What is this document?

We've given you this document to help you decide if this credit card is right for you before you go ahead with it. If we've given this to you in person, you can take it away to read before you apply.

You should read through this and the Pre-Contract Credit Information we've given you before you apply. These documents have similar names but they contain different information, so it's important to read them both.

Any questions?

You can visit us in branch or call us on **0330 123 0061** if you'd like any more information or have any questions. We're happy to help.

Put simply

This is a summary of the key features and things you need to know about our credit card. Please make sure you also read your Pre-Contract Credit Information document, which contains important information.

Is this credit card right for your needs?

A credit card is more suitable for borrowing over a shorter period of time.

If you want to borrow a large amount and repay it over a long period, it might be an expensive way to borrow. There may be cheaper ways to borrow, for example, a Santander personal loan.

You shouldn't use a credit card to pay off long-term borrowing such as mortgage or personal loan repayments.

Put simply

A credit card is more suitable for borrowing over a shorter period of time. There may be cheaper ways to borrow large amounts.

What are the interest rates and charges for the credit card?

- **Introductory or promotional interest rates and charges**
  We may sometimes offer you special rates and charges with the credit card, which are lower than our standard rates and charges.

  When they start from the date your account is opened, we call them 'introductory' rates and charges. They'll stop at the end of the introductory period, which is shown in your Credit Card Agreement. Once the introductory period stops, standard interest rates and charges will apply so you should try to clear your balance before then. If you don't, your standard interest rates will apply to the remaining balance until you've repaid it in full.

  We might also offer you special rates or charges at other times while you have the card. We call these 'promotional' rates and charges, but they work in the same way.

- **Standard interest rates and charges**
  The interest rates and charges you need to pay will depend on the transactions you make. Different rates and charges apply for purchases, balance transfers, and cash transactions. You can find more detail on these in the Pre-Contract Credit Information and your Credit Card Agreement.

  For example, you'll pay a higher interest rate for taking out cash using your credit card (which is a 'cash transaction'), compared to using your credit card to make a purchase. You'll also have to pay a cash transaction fee for taking out cash – but there's no charge if you use your card to buy things.

Put simply

With some credit cards, we offer 'introductory' interest rates and charges for a set period of time. Your introductory period starts from the day you open your account.

You should try to clear the balance on your card before your introductory period ends. This is because higher interest rates and charges will apply after an introductory period has stopped.

The interest rate and charges you have to pay depends on how you use your credit card. For example, we'll always charge a higher rate for taking out cash using your credit card.

What should you know about balance transfers?

We don't charge a fee on any balance transfers during the introductory period. Once the introductory period stops, we'll charge 3% of the amount of each balance transfer you make going forward (minimum £5).

The minimum balance transfer amount you can transfer is £100. The maximum must not be more than 95% of your available credit limit.

Let's look at some examples, based on a credit limit of £1,000. If your full £1,000 credit limit is available because you've not used your card for anything yet, you could do a balance transfer of up to £950. That's 95% of £1,000. If you'd already spent £200 on your card, your available limit would be £800, so you could do a balance transfer of up to £760. That's 95% of £800.

What's the monthly fee for using the credit card?

We charge £15 each month for the credit card.

Can we change interest rates and charges?

We can change the interest rates and charges that apply. If a rate or charge goes up, we'll let you know at least 30 days before we make the change.

If we increase interest rates, that could mean you have to pay back more each month, and it could take you longer to repay any outstanding balance.

If you don't want to pay the higher rate, you can close the account and pay everything you owe at the current interest rate. You'll have 60 days to let us know if you want to do this, starting from the date we tell you about the rate change. Once you've paid us what you owe us, the agreement will end.

What changes can we make because of our risk of lending to you?

We can make certain changes based on our risk of lending to you as an individual. For example, our risk of lending to you could be affected by:

- your credit risk (including information we get from external credit reference agencies),
- the way you use your account,
- whether you break the terms of the agreement.

If we're concerned about the level of risk, we can change interest rates (or the way we charge or calculate your interest rates). We can also change fees and charges, including removing them or adding new ones.

Put simply

We don't charge a balance transfer fee on any balance transfers made during the introductory period.

We charge a £15 monthly fee for this credit card.

We can change these rates and charges but we'll tell you before we do.

How much do you have to pay each month, and when?

Each month, we'll give you a statement showing the minimum payment you'll need to pay for that month.

The minimum payment will be the highest amount of:

A. The total of:

- any interest, monthly fee and default fees charged to your account; plus
- 1% of the remaining balance shown on your statement; plus
- the amount of any arrears which are payable immediately.

or

B. £5.

If you owe less than £5 in total, the minimum payment will be the full amount you owe.

If you only make the minimum payment, it will take longer and cost more to clear your balance. You can always pay more than the minimum payment to reduce the amount of interest you have to pay. You can pay some or all of the account balance at any time.

You'll need to make sure the minimum payment reaches your account by the due date shown on your statement.

If you only pay the minimum payment each month you will be charged interest and it will take you longer, and cost you more overall, to clear your balance.

If you have an outstanding balance over a long period (Persistent Debt)

If, for two consecutive 18-month periods, you pay off less of the amount of the transactions added to your account than you pay in interest, fees and charges, then we may:

- ask you to make additional payments, or take some other action. That's so you can repay your existing outstanding balance over a reasonable period of time; and
- need to suspend your use of the account and/or card until you've repaid the outstanding balance, depending on the option you choose.

We'll do this even if you haven't broken the terms of the agreement.

Put simply

Each month, we'll give you a statement showing the minimum payment you'll need to pay for that month.

It will cost you more if you only make your minimum payments. The quicker you pay off your balance, the less it will cost you in the long run.

What happens if you don't pay your payment on time, or miss a payment?

If you don't pay minimum payments on time this could have serious impacts on you.

To avoid getting into this situation, please get in touch if you're struggling to keep up with your payments.

If you don't pay on time, or you miss a minimum payment, we'll charge you a late payment fee of £12. That means the total cost of your debt will grow as you'll have to pay default fees and we'll keep charging interest on the amounts you should've paid.

If you don't pay on time or you miss a minimum payment, we can also:

- give information about you and how you've managed your account to licensed credit reference agencies. This will affect your credit rating, and might make it more difficult for you to borrow in future
- take legal action to recover what you owe us. This could include asking a court to order that, if a property you own is sold for any reason, some of the money you get from the sale is used to repay what you owe us
- decide to sell or transfer your debt to a debt recovery company, in which case they could also take legal action
- use money you have in any other accounts held with us to pay off your outstanding balance
- ask you to repay the full amount you owe on the account straight away
- require you to pay our reasonable costs and expenses for taking action to get payment. This includes legal costs.

Put simply

If you don't make a payment on time, or you miss a minimum payment, we'll charge a £12 fee. That means the total cost of your debt will grow, and we'll keep charging interest on the amounts you should've paid. We'll also report this to credit reference agencies who'll record it on your credit file. This will affect your credit rating and might make it more difficult for you to borrow in future.

If you miss multiple repayments you might have legal action brought against you. In the very worst case your debt might be secured against your house or your debt may be transferred to a debt recovery company.
To avoid getting into this situation, please contact us if you're struggling to keep up with your payments.

Can you change your mind?

You can withdraw from the agreement by writing to us or calling within the 'cooling off period'. That's within 14 days, starting the day after you receive your first card. You don't need to give us a reason for this.

Here's what you'll need to do:

1. **Tell us that you want to withdraw.** To do this, you can call us on **0330 123 0061**, or write to us at: Santander Credit Card Customer Service, Sunderland, SR43 4FS
2. **Repay everything you've borrowed in full without delay and within 30 days.** The 30 days start the day after you tell us that you want to withdraw. You'll also need to pay interest at the rates that apply to your account up to the date you repay. You can ask us to tell you how much interest you'll need to pay per day. Where you tell us you want to withdraw, we'll tell you how much interest you'll have to pay, and how to make the payment. You can repay using Online, Mobile or Telephone Banking. You can also send a payment from any UK bank or building society.

Put simply

You have up to 14 days to decide if this is the right card for you, starting from the day after you receive your card. If you decide you no longer want your new credit card you must let us know and you must repay anything you owe.

Santander World Elite Mastercard Pre-Contract Credit Information

1. Contact details

Creditor. Address. Web address.	Santander UK plc 2 Triton Square, Regent's Place, London NW1 3AN **santander.co.uk**
Credit intermediary. Address.	If you were referred to us through an internet comparison website or specialist credit introducer, your credit intermediary may have included one of the following: ◦ MoneySuperMarket.com operated by Moneysupermarket.com Limited of Moneysupermarket House, St David's Park, Ewloe CH5 3UZ. ◦ MoneySavingExpert.com operated by MoneySavingExpert.com Limited of One Dean Street, London W1D 2EP. ◦ Clearscore.com operated by ClearScore Technology Limited of Vox Studios, VG 203, 1-45 Durham Street, London, SE11 5JH. ◦ Money.co.uk, Uswitch.com, Confused.com operated by RVU of The Cooperage, 5 Copper Row, London SE1 2LH. ◦ Experian.co.uk operated by Experian Limited of The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ. ◦ Gocompare.com operated by Gocompare.com Limited of 4 Callaghan Square, Cardiff, Wales CF10 5BT. ◦ Optimisemedia.com operated by Optimise Media (UK) Limited of Exchange Street Buildings, 35-37 Exchange Street, Norwich NR2 1DP. ◦ Comparethemarket.com operated by Compare the Market of Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS.

2. Key features of the credit product

The type of credit.	Credit card
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	**How much can you borrow?** We'll tell you your credit limit when you get your card. To set your credit limit, we'll assess your ability to repay the full amount you've borrowed. For example, we'll take into account your financial circumstances, and any information we get from credit reference agencies.
How and when credit would be provided.	**How can you use your card and account?** You'll be able to use your card as soon as you receive it. Your card can be used to make different types of transaction, up to your credit limit. For example: a) To make a purchase. b) To carry out a cash transaction. The total amount of cash transactions you can make in any month is called your 'cash limit'. To start with your cash limit will be half your credit limit. c) To make a balance transfer. If promotional rates are available to you, you can also carry out transactions such as balance transfers on promotional rates.
The duration of the credit agreement.	**When does the agreement begin and end?** The agreement will start when we open your account. It doesn't have a fixed end date.

Repayments.	**How much do you have to pay?** The minimum payment will be the highest amount of: A. The total of: ◦ any interest, monthly fee and default fees charged to your account; plus ◦ 1% of the remaining balance shown on your statement; plus ◦ the amount of any arrears which are payable immediately. or B. £5. If you owe less than £5 in total, the minimum payment will be the full amount you owe. You can always pay more than the minimum payment to reduce the amount of interest you have to pay. You can pay some or all of the account balance at any time. You'll need to make sure the minimum payment reaches your account by the due date shown on your statement. If you only pay the minimum payment each month you will be charged interest and it will take you longer, and cost you more overall, to clear your balance.
Your repayments will pay off what you owe in the following order.	**How do we apply payments?** We'll use any payment you make (or part of it) to pay off any arrears first, before applying it to anything else. If you don't pay your balance in full in any month, we'll apply your payment to balances that are already on your statement **before** we apply them to any new transactions. We'll apply your payment to amounts on your statement that we charge the highest interest rate on before we apply them to amounts charged at lower rates or zero interest. Please see the Additional terms for further information. We'll then apply any remaining payment to transactions not yet shown on your statement in the same order as set out above. Because payments are applied first against transactions already shown on your statement, if you want to pay off a recent transaction (for example, a cash transaction), you'll need to pay off the balance shown on your statement first.
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	When we set the terms of your agreement, we don't know how much you'll actually end up paying. That's because it depends on a number of things, such as how much you borrow and how quickly you pay it back. So when we work out an example of the APR and the total amount payable - by law - we have to assume a few things: 1. You have a £1,200 credit limit. 2. You used your card to make a single purchase, worth £1,200. 3. You repaid this £1,200, paying the same amount each month for 12 months at the standard interest rate. 4. You pay a monthly fee of £15 during this period. Based on this, and including your monthly fee (if applicable), the total amount you'd have to pay is £1,483.50.

3. Costs of the credit

The rates of interest which apply to the credit agreement.	**What are our introductory interest rates?** ◦ Purchases: 0% for 18 months starting from the day you open the account. ◦ Balance transfers: 0% for 18 months starting from the day you open the account. **What are our standard interest rates?** When you're not in an introductory or promotional period, our standard annual interest rates will apply. Our standard rates are variable, which means they might change from time to time. Our current standard interest rates are: ◦ Purchases: 18.9% ◦ Balance transfers: 18.9% ◦ Cash transactions: 29.9% **When can we make changes to our interest rates?** The agreement sets out when we can change the interest rates we charge. One of the reasons we can change interest rates, or the way we charge or calculate your interest rates, is because of our risk of lending to you as an individual. For example, our risk could be affected by your credit risk. This could include information we get from external credit reference agencies. Our level of risk might also change because of the way you use your account, or if you break the terms of your Credit Card Agreement. If we're increasing rates, we'll let you know at least 30 days before we make the change. We'll do this by post, email, your statement, or as an eDocument you can see in Online and Mobile Banking.
Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	**APR 49.8% variable** The APR is calculated using the same assumptions we explained above for working out the total amount you'll have to pay. We describe it as variable because the rate could go up or down. The APR would be higher if we assumed you made a cash transaction instead of a purchase.
Related costs	
Any other costs deriving from the credit agreement.	**What are our introductory charges?** ◦ Purchases: No fee for sterling transactions ◦ Balance transfers: 0% of the amount of the balance transfer (minimum £0) **What are our standard charges?** ◦ Purchases: No fee for sterling transactions ◦ Balance transfers: 3% of the amount of the balance transfer (minimum £5) ◦ Cash transactions: 3% of the amount of the cash transaction (minimum £3) Our non-sterling transaction fee is 0%. **What's the monthly fee for using the credit card?** We charge £15 each month. **What are our default fees?** ◦ Late payment fee (if you're late making the minimum payment): £12 ◦ Over limit fee (if you're over your credit limit on your statement date, even if we've allowed you to go over): £12

Conditions under which the above charges can be changed.	**When can we change our charges?** The agreement sets out when we can change our fees and charges (including removing or adding new fees and charges). We'll let you know at least 30 days before we make the change. We'll do this by post, email, your statement, or as an eDocument you can see in Online and Mobile Banking.
Costs in the case of late payments.	**What will we charge you for missing a payment?** If you don't pay on time, or you miss a minimum payment, we'll charge you a late payment fee of £12. That means the total cost of your debt will grow as you'll have to pay default fees and we'll keep charging interest on the amounts you should've paid.
Consequences of missing payments.	**What will happen if you miss a payment?** If you don't pay on time, or you miss a minimum payment, we can also: ◦ Give information about you and how you've managed your account to licensed credit reference agencies. This will affect your credit rating, and may make it more difficult for you to borrow in future. ◦ Take legal action to recover what you owe us. This could include asking a court to order that, if a property you own is sold for any reason, some of the money you get from the sale is used to repay what you owe us. ◦ Decide to sell or transfer your debt to a debt recovery company, in which case they could also take legal action. ◦ Use money you have in any other accounts held with us to pay off your outstanding balance. ◦ Ask you to repay the full amount you owe on the account straight away. ◦ Require you to pay our reasonable costs and expenses for taking action to get payment. This includes legal costs.

4. Other important legal aspects

Right of withdrawal.	**What's the cooling off period?** You can withdraw from the agreement by writing to us or calling within the 'cooling off period'. That's within 14 days, starting the day after you receive your first card. You don't need to give us a reason for this.
Early repayment.	You can repay some or all of the amount you've borrowed at any time.
Consultation with a Credit Reference Agency.	We'll let you know straight away if we reject your application on the basis of information received from a credit reference agency. We'll provide you with the name, address and telephone number of the credit reference agencies we use. We won't charge you for this.
Right to a draft credit agreement.	You have the right to get a copy of the draft credit agreement free of charge. Just ask us. That right won't apply if, at the time you ask us, we're not willing to enter into the credit agreement with you.
The period of time during which the creditor is bound by the pre-contractual information.	This information is valid for 5 days from the date you receive it. If we make any changes during that time, we'll give you a new version.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration number.	106054
The supervisory authority.	The Financial Conduct Authority.
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	The laws of England and Wales.
The law applicable to the credit agreement and/or the competent court.	This agreement and our dealings before you opened your account is governed by the laws of England and Wales. The courts of England and Wales will deal with any disputes that might happen. But if your address is in Scotland, then Scots law will apply instead, and the courts of Scotland will deal with any disputes that might happen. If your address is in Northern Ireland, then the law of Northern Ireland will apply instead, and the courts of Northern Ireland will deal with any disputes that might happen.
Language to be used in connection with the credit agreement.	We'll communicate with you in English.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	**How can you make a complaint?** 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 us on **0800 171 2171**. You can find further information on our complaints process on our website, or you can 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. Here's how to contact them: ◦ **Write to**: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. ◦ **Call**: 0800 023 4567 or 0300 123 9123. ◦ **Email**: complaint.info@financial-ombudsman.org.uk ◦ **Visit**: financial-ombudsman.org.uk

Credit Agreement – Santander World Elite Mastercard

Credit Card Agreement regulated by the Consumer Credit Act 1974

This agreement is made up of two parts:

1. Key terms, which includes information on interest rates and how much you need to repay each month. The Key terms are Conditions 1-8 and are all included in this document.
2. Additional terms. This includes information on how your account operates, such as information on authorising payments, how the agreement can be ended, and what happens if things go wrong. The Additional terms are Conditions 9-41 and are in the Terms and Conditions and Important Information document.

Please make sure you read both parts, to get all the information you need.

Key terms

1. Who is this agreement between?

- **Us (and 'our' and 'we'):** Santander UK plc, 2 Triton Square, Regent's Place, London, NW1 3AN
- **You**

2. When does this agreement begin and end?

The agreement will start when we open your account. It doesn't have a fixed end date, but either of us can end it as we explain in the Additional terms.

3. How much can you borrow?

Your 'credit limit' is the total amount you can borrow on your card. You can borrow up to your credit limit – but not more than this.

We'll tell you what your credit limit is when we send you your card. If we change your credit limit later, we'll tell you before we do this.

We also talk about your 'cash limit' in this agreement. That's the total amount of cash transactions you can make in any month. To start with, your cash limit will be half of your credit limit.

4. How much does it cost you to borrow?

Introductory and promotional interest rates and charges

Our introductory rates and charges are:

Transactions	Annual interest rate	Charges added to your account
Purchases	0% for 18 months starting from the day you open the account	No fee for sterling transactions
Balance transfers	0% for 18 months starting from the day you open the account	0% of the amount of the balance transfer (minimum £0)

We might also offer promotional rates to you in the future. If we do, we'll tell you about any charges that apply and when the promotional rate ends.

The introductory or promotional rate will always be lower than our standard rate. So, try to clear the outstanding balance on your card before the introductory or promotional interest rate ends. If you don't, your standard interest rates will apply to the remaining balance until you've repaid that balance in full.

If you use your card for other transactions not covered by the introductory or promotional rate (for example, if you make a purchase when you're in a promotional balance transfer period) you'll be charged interest on those other transactions at the standard rate.

Standard interest rates and charges

If you're not in an introductory or promotional period, our standard rates apply. Our standard rates are variable, which means they might change from time to time.

Transactions	Annual interest rate	Charges added to your account
Purchases	18.9%	No fee for sterling transactions
Balance transfers	18.9%	3% of the amount of the balance transfer (minimum £5)
Cash transactions	29.9%	3% of the amount of the cash transaction (minimum £3)

We can also charge interest on balance transfer and cash transaction fees and charges, and on any unpaid interest on those fees and charges.

For fees and charges related to balance transfer and cash transactions, this will be the standard interest rate shown above for that type of transaction. For any other fees and charges, such as the monthly fee (if applicable), we'll apply the standard interest rate for purchases.

What are our non-sterling transaction charges?

These charges apply to any transactions made in a currency that isn't sterling.

The transactions will be converted into sterling on the day they're added to your account. Exchange rates vary on a daily basis, so this exchange rate might be different from the rate at the time you make the transaction.

We use Visa or Mastercard exchange rates (based on the type of card you have). You can see these exchange rates by visiting **santander.co.uk**

The exchange rate used for your transaction will be set out in your statement.

The other charges are set out below:

Non-sterling transactions	Charges added to the account
Purchases	0%
Cash transactions	0% (plus the standard cash transaction charge of 3% (minimum £3) for taking out cash, referred to above)

What are our default fees?

Charge	Reason for the charge	Amount
Late payment fee	If you're late making the minimum payment	£12
Over limit fee	If you're over your credit limit on your statement date (even if we've allowed you to go over)	£12

What other charges apply?

Fee	Amount
Monthly fee	£15

We'll charge interest on the monthly fee (if applicable) at the standard interest rate for purchases.

What's the APR and the total amount payable?

APR	Total amount payable
49.8% variable	£1,483.50

How do we work out the APR and the total amount payable?

There are certain things we don't know when the agreement starts. This includes how quickly you'll repay what you borrow, or whether we'll make any changes to our interest rates or charges.

That means we have to assume certain things when we work out the APR and total amount payable. This is so that you can compare this credit card with other providers. We have to assume:

- You have a £1,200 credit limit.
- You used your card to make a single purchase, worth £1,200.

- You repaid this £1,200, paying the same amount each month for 12 months at the standard interest rate.
- You pay a monthly fee of £15 during this period.
- You don't break the terms of the agreement.

5. When do we charge interest, and when don't we charge interest?

When we charge interest

We work out interest each day and add it to the account on your monthly statement date. That means if you don't pay your account balance in full, you may pay interest on interest.

For purchases, if you repaid your account balance in full by the payment date, we'll assume you'll pay it in full again the following month. That means we won't include interest on any new purchases in your next statement. If you don't pay your account balance in full the following month, we'll charge interest on that previous month's purchases from the date they were added to your account. That interest will be shown on your next statement.

Otherwise, we charge interest from the date any transaction, charge, or other amount is added to your account until the amount you owe us has been repaid in full.

When we don't charge interest

We won't charge interest on any new purchases shown in a statement if you repay the full account balance by the payment due date.

We also won't charge any interest on default fees.

6. Can we change your interest rates?

We can make changes to interest rates, or the way we charge or work out your interest rates, for the following reasons:

- Because of **our risk of lending to you as an individual**. For example, our risk of lending to you could be affected by your credit risk (including information we get from external credit reference agencies). It could also be affected by the way you use your account, and whether you break the terms of this agreement.
- To reflect an actual, or reasonably expected, **change in our funding costs**. This is the amount we have to pay to borrow the money we lend you. For example, as a result of a change to the Bank of England Base Rate.
- To take account of a **change (or a change we reasonably expect) in law, regulation, industry code or guidance** (including any decision by an ombudsman, court, regulator or similar body). For example, this might be where a court or the Financial Ombudsman makes a decision which has an impact on our customers. If that happens, we may need to make changes to this agreement to account for it.
- To take account of **changes to how we do business, or the costs involved in our business**, such as the introduction of new technology. For example, this could be to reflect digital advances.
- To reflect a **change (or a change we reasonably expect) that affects us** if it's reasonable for us to pass the impact of the change on to you.

Any change we make for one of the reasons set out above will be a reasonably proportionate response to a change that's affecting us, or that we reasonably think will affect us. If the change is being made as a result of an underlying change in costs, we won't make changes to cover the same cost twice.

This agreement doesn't have a fixed end date. It might last for a long time, so we might make changes for **other reasons** that aren't covered here.

How and when will we tell you about changes?

We'll tell you about the change and how it'll affect you. We'll do this by post, email, on your statement, or as an eDocument you can see in Online and Mobile Banking.

How much notice we give you depends on the change we're making:

A change that benefits you	Within 30 days of us making the change
All other changes	At least 30 days

Do you have to accept the changes?

You don't have to accept any changes we make if you don't want to.

If an interest rate goes up and you don't want to pay that rate, you can repay what you owe us at the current interest rate. If you want to do this, you'll need to tell us within 60 days of us telling you about the change. Once you've paid us what you owe us at the current interest rate, this agreement will end. You'll need to repay us over a reasonable period.

If there are other types of change you don't want to accept, you can simply end this agreement. We won't charge you for doing this. If you do, the change will apply until this agreement ends.

7. How much do you need to pay each month, and when?

Each month, we'll give you a statement showing the minimum payment you'll need to pay for that month. It will show your payments, all transactions and any other amounts added to your account.

We might not give you a statement if you don't need to make a payment. Please contact us if you used your card or didn't pay off your full balance last month, and you didn't get a statement. You'll find the phone number on the back of your card. You'll still need to pay the minimum payment each month even if you don't get a statement for some reason. If you don't get a statement, you can find this in Online and Mobile Banking or contact us to find out the minimum payment due that month.

Remember!

You can always pay more than the minimum payment to reduce the amount of interest you have to pay. You can pay some or all of the account balance at any time.

You shouldn't pay us more than you owe us. If you do, we may return any credit balance on your account. For example, if you owe us £100 and you pay £110 into the account, we may return £10. We can also still restrict your use of the card and account to your credit limit even if you have a credit balance.

The minimum payment will be the highest amount of:

A. The total of:

- any interest, monthly fee and default fees charged to your account; plus
- 1% of the remaining balance shown on your statement; plus
- the amount of any arrears which are payable immediately.

or

B. £5.

If you owe less than £5 in total, the minimum payment will be the full amount you owe.

When you need to pay it

You'll need to make sure the minimum payment reaches your account by the due date shown on your statement. This will normally be 26 days from the date of your statement.

You can find out more information about how to make payments and make sure they get to us on time on the back of the statement. Payments will only reduce your balance once they reach your account.

You must pay any arrears in full straight away. Arrears means any overdue payments, fees, interest and charges. You also need to pay back anything you owe above the credit limit, or any cash limit, straight away.

8. Can you change your mind?

You can withdraw from the agreement by writing to us or calling within the 'cooling off period'. That's within 14 days, starting the day after you receive your first card. You don't need to give us a reason for this.

Here's what you'll need to do:

1. **Tell us that you want to withdraw.** To do this, you can call us on **0330 9 123 123**, or write to us at: Santander Credit Card Customer Service, Sunderland, SR43 4FS
2. **Repay everything you've borrowed in full without delay and within 30 days.** The 30 days start the day after you tell us that you want to withdraw. You'll also need to pay interest at the rates that apply to your account up to the date you repay. You can ask us to tell you how much interest you'll need to pay per day. Where you tell us you want to withdraw, we'll tell you how much interest you'll have to pay, and how to make the payment. You can repay by Online, Mobile or Telephone Banking. You can also send a payment from any UK bank or building society.

Cashback Terms for your Santander World Elite Mastercard

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…
◦ Purchases of goods and services made by you or an additional cardholder on your card	◦ 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 up to a maximum spend amount of £3,000 each month. This means that you can earn a maximum of £15 cashback in each month.

'Month' means the period between your monthly statements. Once you have reached the maximum spend amount in the period since the date of your last monthly statement, any further spend before the date of your next monthly statement will not qualify for cashback.

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 Santander World Elite Mastercard 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 123 0061**. 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**

Santander World Elite Mastercard Travel Benefits Important information

This covers important information for the Travel Benefits associated with the Santander World Elite Mastercard:

1 LoungeKey™ Airport Lounge Programme important information
2 Airport Security Fast Track provided by DragonPass
3 Global Data Roaming by Flexiroam
4 Santander Travel Insurance discount important information
5 Travel Benefits complaints procedures

Please note that the Travel Benefits are provided by Third Parties and not by Santander UK plc. Each benefit is subject to the terms and conditions of the Third Party. You should read these terms and conditions carefully. Santander reserves the right to change or withdraw all or any of the Travel Benefits at any time by giving you advance written notice. The Travel Benefits are available to Santander World Elite Cardholders and cannot be transferred.

1. LoungeKey Airport Lounge Programme

1 To access the LoungeKey Airport Lounge Programme ('LoungeKey Programme') you must hold a valid Santander World Elite Mastercard ('World Elite Card') issued by Santander UK plc. Each Primary and Additional World Elite cardholder will be entitled to unlimited complimentary lounge visits whilst they continue to hold a valid and up to date World Elite Card. No other cards are eligible.

2 Before you visit any airport lounge in the LoungeKey Programme you need to agree to the LoungeKey Conditions of Use which are available at **loungekey.com/en/santanderuk/conditions-of-use**

3 LoungeKey reserves the right to make any changes to the LoungeKey Conditions of Use subject to giving you reasonable notice, through us.

4 In order to provide you with membership of the LoungeKey Programme we will share specific information about you with LoungeKey in line with the Data Protection Statement which you will find in your Credit Card Terms and Conditions and Important Information document. If you use the LoungeKey programme, LoungeKey will advise Santander that you have used the service and your personal information, including contact and card details will be used to inform you of updates to the LoungeKey programme.

5 Access to the lounges for children and the fees for such visits varies depending on the lounge and you should check the individual lounge description before travelling.

6 You can obtain lounge information, including the list of lounges you are eligible to visit, some more detailed information about those lounges including location, opening times, facilities available and any specific conditions applicable to each lounge by visiting:

- **loungekey.com/santanderUK**
- Logging into the LoungeKey App
- Or by calling the LoungeKey customer service centre on **+44 (0) 208 865 0767**

7 Admittance to a participating lounge is conditional upon presentation of an eligible World Elite Card. You must also inform the lounge staff that you're entering the lounge under the LoungeKey programme.

8 Visit charges for accompanying guests will be debited to your World Elite Card. Visits are currently charged at £24 per person, per visit.

9 In the event that you cancel your World Elite Card account, your membership of the LoungeKey Programme will be cancelled from the effective date of that cancellation.

2. Airport Security Fast Track provided by DragonPass

1 Eligibility

You and any additional cardholders can access Airport Security Fast Track on the Mastercard Travel Pass platform. To be eligible, you must hold a valid Santander World Elite Mastercard ('World Elite Card') issued by Santander UK plc. Guests can join you for an additional fee and for children a fee may be charged. The Platform houses multiple services – Airport Security Fast Track, Airport Transfer and Restaurant Offers (with more planned for the future). Eligible cardholders will need to register and create a Mastercard Travel Pass account. You can access the service by downloading the Mastercard Travel Pass mobile application (on both iOS and Android operating systems) from their app store or via **https://mastercardtravelpass.dragonpass.com/** website.

2 The Mastercard Travel Pass platform is provided by DragonPass

Santander UK plc and Mastercard is not responsible for the quality, security, coverage, or availability of DragonPass' network or partners. Santander UK plc and Mastercard do not guarantee the quality, security, coverage, or availability of Mastercard Travel Pass. Use of the DragonPass' Mastercard Travel Pass is at your own risk.

3 **Use of the Mastercard Travel Pass network is governed by DragonPass' terms**
Your use of Mastercard Travel Pass network service is subject to DragonPass customer agreement, and other applicable legal terms and conditions, including DragonPass:

- Terms and Conditions: **https://mastercardtravelpass.dragonpass.com/terms-and-conditions**
- Terms of Use: **https://mastercardtravelpass.dragonpass.com/terms-of-use**
- Privacy Policy: **https://mastercardtravelpass.dragonpass.com/privacy-policy**

You will be given the opportunity to review these before you enrol in the Mastercard Travel Pass for Santander World Elite Mastercard Cardholders program. Your personal information, including contact and card details will be used to inform you of updates to the Mastercard Travel Pass.

4 **Changes to Mastercard Travel Pass coverage**
Available airport coverage in Mastercard Travel Pass is subject to change at any time. Visit **https://mastercardtravelpass.dragonpass.com/search** for the most up to date coverage. You can search airport by airport name, location city or country.

3. Global Data Roaming by Flexiroam

1 **Eligibility**
To access Flexiroam's Global Data Roaming network, you must hold a valid Santander World Elite Mastercard ('World Elite Card') issued by Santander UK plc. Eligible cardholders will need to register and create a Flexiroam account. For instructions on how to register for your Flexiroam account, and set up your device, please visit **https://santanderuk.flexiroam.com**.

2 **The Global Data Roaming service is provided by Flexiroam**
Santander UK plc and Mastercard is not responsible for the quality, security, coverage or availability of Flexiroam's data roaming network or partners. Santander UK plc and Mastercard do not guarantee the quality, security, coverage or availability of Global Data Roaming's network service. Use of the Flexiroam's Global Data Roaming network is at your own risk.

3 **Use of the Global Data Roaming network is governed by Flexiroam's terms**
Your use of Flexiroam's Data Roaming network service is subject to Flexiroam's customer agreement, end user license agreement and other applicable legal terms and conditions, including Flexiroam's:

- Terms and Conditions: **https://www.flexiroam.com/terms-and-conditions/**
- Terms of Use: **https://mastercard.flexiroam.com/mastercard/terms**
- Privacy Policy: **https://www.flexiroam.com/privacy-policy/**

You will be given the opportunity to review these before you enrol in Flexiroam's Global Data Roaming for Santander World Elite Mastercard Cardholders program.

4 **Limit of 1 Device**
World Elite cardholders will be permitted to connect 1 device at any time to the Flexiroam's Global Data Roaming network.

5 **Changes to Flexiroam's network Services and Hotspots**
Available coverage of Flexiroam's Global Data Roaming network is subject to change at any time. Visit **https://www.flexiroam.com/coverage/** for the most up to date coverage.

4. Santander Travel Insurance online discount terms and conditions

To get the 40% online discount on your travel insurance policy:

1 You or any other named person on the policy must be an existing Santander World Elite Mastercard customer. You'll be asked to confirm this before you buy.

2 You must get a quote and apply via the dedicated Santander World Elite Mastercard webpage. The discount will then be included in your quote. The link to this webpage will be sent to you once you have opened your Santander World Elite Mastercard.

3 Quotations are subject to standard underwriting and acceptance criteria. For a full list of what's covered, including any excesses that may apply, exclusions and product terms and conditions, please read the policy documentation which can be found at **santander.co.uk/uk/insurance/travel-insurance**

Santander Travel Insurance is arranged, administered and underwritten by Chubb European Group SE (CEG).

5. Santander World Elite Mastercard Travel Benefits complaints procedure

We're sorry if you haven't received the level of service that you expect when using the travel benefits associated with the Santander World Elite Mastercard.

If you've experienced any problems with the service provided by LoungeKey, Mastercard Airport Security Fast Track or Global Data Roaming, then please call our dedicated team on **0330 123 0061**. They will listen to your complaint and then hand you across to the relevant service provider to resolve the issue for you.

Alternatively, you can contact us:

- At **santander.co.uk** by logging in to your Online Banking and using our secure messaging service
- In person by visiting any Santander branch
- By writing to, Complaints, Santander UK plc, Sunderland, SR43 4GD

Other important information about your account

1. Payment information

Please read the following information on different payment methods that may apply to you and the way you use your card.

How to make a payment

Ways you can make payments to your account.

Payment type	How to make the payment
Direct Debit	You can set up a Direct Debit to pay either the minimum repayment, a fixed amount or the full amount of your statement balance. If you would like to set up or amend a Direct Debit you can either call us on **0330 9 123 123** or, if you're registered, through Online Banking.
Standing order/ telephone banking/ internet banking	Please contact your bank or building society and use the bank details provided on your statement to set up a bill payment. Please allow up to one business day[1] for payment to be credited to your account.
By cash or cheque at a bank or building society	You can pay by cheque or cash at any Santander UK branch. Allow up to one business day[1] for payment to clear if making a cash payment. If paying at any other bank or building society, please use the payment slip from your statement and allow up to seven business days[1] for payment to be credited to your account.
Cheque payment to Santander	You can pay by posting your cheque to Santander Processing Centre, Santander Credit Cards, PO Box No 12644, Harlow CM20 9QH. Please allow up to seven business days[1] for the payment to be credited to your account.

Full details about payment methods can also be found on the back of your statement.

What's a recurring transaction?

A recurring transaction is a series of regular payments which you agree can be collected from your credit card by a supplier of goods or services. For example, for insurance cover or a magazine subscription. You'll have an agreement with the supplier about it.

Direct Debits and standing orders aren't recurring transactions. That means the Direct Debit Guarantee doesn't cover recurring transactions.

If you've authorised a recurring transaction, the supplier can keep taking payments from your account until you tell them or us to cancel it.

If you want to cancel it, you can ask us to do so at any time up to 4.30pm on a business day, or up to 2.30pm on a non-business day. The recurring transaction will be cancelled on the next business day. A business day is Monday to Friday, except bank holidays in England.

Because recurring transactions are taken by the supplier, you should also contact them to cancel it.

If a recurring transaction has been cancelled, but the next payment is still taken from your account, we'll refund this amount. The refund will include any charges or interest related to the payment.

2. Keeping track of your accounts

Managing your account

- You can access your account in Branch, Online, via Mobile and through Telephone Banking.
- Visit **santander.co.uk/register** or call us on **0330 9 123 123** to register for Online Banking.
- For more information on Mobile Banking, visit **santander.co.uk/mobilebanking**
- If you want to speak to us, call us on **0330 9 123 123**. If you're dialling from abroad, call **00 44 1908 237 963**. If you have difficulties with your hearing or speech, and if you have a textphone, please use the Relay UK service by calling us on **18001 0330 9 123 123**.

Before you decide to apply for credit in the form of a credit card, there are also other lending options available that you may wish to consider. Please speak to a member of staff for more information.

[1] A business day is Monday to Friday, except bank holidays in England.

Account alerts

You can set up different types of free email and text 'Account Alerts'. Some of these we will auto-register you for. For more information visit **santander.co.uk/alerts**.

Going paper-free

You'll receive your documents and statements by post unless you chose paper-free when you applied for your product or have switched to paper-free since opening your account.

If you've chosen paper-free, your statements for this product, as well as some of your letters (including change of account terms and arrears notices), will be sent to your 'Statements and documents' in the Mobile Banking app or in Online Banking. You'll receive an email when a document is ready to view. There may be some instances where we still need to send you information by post.

You can change your preferences on how to receive documents from us using Online or Mobile Banking, in a branch or by phone.

Financial difficulties

We've got lots of help and support on our website **santander.co.uk**. Use our free financial health check to get tips to help you manage your money. Search 'If finances are a struggle' online or on our website.

If you'd prefer to speak to someone independent there's help available. We've partnered with PayPlan. They offer free and independent advice over the phone or online. PayPlan can help cut your costs and reduce the amount you're paying out. They can complete a benefits check to make sure you get what you're entitled to. Call PayPlan on **0800 280 2816** or go to **payplan.com**

Protect yourself from fraud

We take every step possible to keep your finances and personal details safe. However, you play an important role too. Never share a One Time Passcode (OTP) with another person, not even a Santander employee, and never download software onto your device either during or following an unexpected call. For more information about our approach to security as well as more useful information to help you stop the threat of fraud visit **santander.co.uk/personal/support/fraud-and-security**

Alternative formats

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd 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. If you are deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at **santander.co.uk** by searching 'accessibility'.

Our rights under our agreement with you

The Credit Agreement (Key terms and Additional terms) set out our relationship with you and explains how your account will operate. Under these terms, we have several rights that you should be aware of. They include:

Changing or ending the agreement

We can make changes to the interest rates or to the terms of the agreement. The agreement explains when we can make changes. We'll let you know at least 30 days before we make the change.

We can end the agreement or close your account at any time by writing to you at least 2 months before. We can also end the agreement or close your account in some situations without telling you first. We explain the reasons for this in the agreement.

Refusing transactions

We can limit your use of your account and refuse transactions at any time. But we'll only do this where we think it is reasonable, for example if we suspect someone is using your account to commit fraud or if we think you won't be able to repay the money you owe us. The agreement sets out when we can do this.