

# Terms for cashback applicable to the All in One Credit Card

1 These terms and conditions (Terms) apply to cashback payments on your All in One World Mastercard® Credit Card (All in One Credit Card).

2 Cashback will be earned on any eligible purchase transactions made where you use your All in One Credit Card. We explain what we mean by 'eligible purchase' below.

## Eligible purchases

3 Eligible purchases are purchases of goods and services made by you or any additional cardholder on your All in One Credit Card (Purchases). Purchases do not include balance transfers, cash advances, travellers' cheques, foreign currency, and money orders, interest, unauthorised or fraudulent transactions, account charges of any kind (if applicable), or advances used for lottery or gambling payments.

4 Cashback will not be paid on Purchases that you subsequently cancel or return for a refund.

## How we pay cashback

5 Cashback will be earned at a rate of 0.5% on the eligible Purchases.

6 The cashback award is supplied by Santander UK plc and does not impact on any other offers supplied by the retailer.

7 We will pay you any cashback earned on your Purchases by crediting your All in One Credit Card account every month. We will add up the total eligible Purchases on your statement date. You will earn 0.5% on the total amount spent in that month. The cashback earned each month will be credited to your next monthly All in One Credit Card statement. For example, if you use your All in One Credit Card to make a Purchase in February, the cashback earned for that transaction will be credited to your All in One Credit Card account in March.

8 Because cashback is paid on each statement date, if you close your account before a statement date, you will lose any cashback that has been earned but not yet added to your account.

9 Any Purchases refunded to your All in One Credit Card will be deducted from the total of your Purchases for the month in which the refund is made.

10 If the amount of the refunded Purchases exceeds the amount of Purchases in a month, this may generate a negative cashback amount. If that happens, we will not debit that amount from your account.

11 Cashback payments credited to your All in One Credit Card will not count towards your minimum payment, and you must continue to make your minimum payment in full every month.

12 Cashback that is earned by any additional cardholder will be credited to the primary All in One Credit Card account holder.

## Stopping or changing cashback payments

13 We can amend these terms and conditions or remove your ability to earn cashback at any time by giving you at least 30 days' notice. We will tell you if we do this by email, post or in your statement.

## Queries, complaints and how we are regulated

14 If you have any queries about a retailer or how much cashback you have earned, please contact Customer Services on **0800 9 123 123\***. Calls may be recorded and monitored for training and security purposes.

15 If for any reason you're unhappy with the service we've provided then please contact our dedicated complaints department on **0800 171 2171\***. We'll aim to provide you with a decision as quickly as we can. Our complaints leaflet is available upon request and contains further information on our complaints process, including the handling timescales. This information is also available on our website at [santander.co.uk](http://santander.co.uk). You may also be able to refer your complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at: [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)

Alternatively, if you originally opened your credit card with us online, you could submit your complaint through the European Commission's Online Dispute Resolution website. The European Commission may ultimately forward your complaint to the Financial Ombudsman Service. You can find out more information at <http://ec.europa.eu/odr>

16 The Financial Conduct Authority, 12 Endeavour Square, London E20 1JN is the supervisory authority under the Consumer Credit Act 1974. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

\*Calls may be recorded or monitored.

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