

## Business Cashback Credit Card – Terms for cashback

- 1 Any holder of a Santander Business Cashback Credit Card ('Credit Card') is able to earn 1% cashback on all purchases made using the Credit Card.
- 2 A purchase is a purchase of goods or services using the Credit Card or Credit Card Number, or where the amount of the purchase is debited directly to the Credit Card account.
- 3 Purchases eligible for cashback exclude (a) balance transfers (b) cash withdrawals from a cash machine or over the counter at a bank or cash provider (c) any payment made by electronic money transfer, money order, direct debit or standing order or (d) any use for gambling including internet gambling and purchase of lottery tickets.
- 4 Purchases of financial services products (which include travellers' cheques, foreign currency, gift vouchers and insurance) may not qualify for cashback.
- 5 The cashback award is supplied by Santander UK plc and not the retailers from whom the purchases are made. This cashback does not impact on any other offers supplied by the retailer.
- 6 We will pay any cashback earned by crediting the Credit Card account every month. The total cashback earned each month will be credited to the next monthly Credit Card statement.
- 7 Cashback that is earned by additional cardholders will be credited to the Credit Card account.
- 8 No cashback will be payable in respect of:
  - 8.1 purchases that are subsequently cancelled or returned for a refund. Any purchases refunded to the Credit Card account will be deducted from the total of the eligible purchases for the month in which the refund is made; or
  - 8.2 any spending which, in any one month, exceeds the credit limit on the account.
- 9 Cashback may be suspended and not earned if any of the terms and conditions of the Credit Card Agreement are broken, for example:
  - 9.1 If the minimum payment due on the Credit Card account has not reached the account by the payment due date;
  - 9.2 If the payment to the Credit Card is returned unpaid;
  - 9.3 If the account is over the credit limit; or
  - 9.4 If an arrangement is entered into with your creditors or the account holder is made bankrupt.
- 10 If the Credit Card account is closed or suspended (except where the Credit Card is lost or stolen) after cashback has been earned but before that cashback has been applied to the Credit Card account, that cashback will be lost.
- 11 We may change these Terms, including the rate at which cashback is earned, or withdraw the cashback scheme by giving 30 days notice. The reasons leading to a change might arise where we wish to improve these Terms, to account for changes in law or regulation or industry practice, to reflect changes in our practice (including changes arising from a reorganisation of our business), or to correct a mistake.
- 12 References to we or our in these Terms are to Santander UK plc.
- 13 For any specific queries about how much cashback has been earned, please contact Customer Service on **0330 678 1783\***.

\*Calls may be recorded and monitored for training and security purposes.

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