

Business Cashback Credit Card – Changes to the terms and conditions

The following table shows the conditions that will be updated from 13 January 2018.

Current Condition	New Wording	Reason
2 Credit Limit The Credit Limit will be determined by us from time to time under the agreement and we will give you notice of it. We may increase or reduce the Credit Limit from time to time. If we do increase the Credit Limit, we will tell you the new limit in writing and give at least 60 days' notice of any change. You may notify us that you do not want us to increase the Credit Limit or ask us to change the Credit Limit by calling us on 0800 218 2345* .	2 Credit Limit The Credit Limit will be determined by us from time to time under the agreement and we will give the Accountholder notice of it. Please see Condition 13.2 for how we can change the Credit Limit.	We've simplified the clause to make it easier to read and avoid duplication. We've moved details of how we'll change the Credit Limit to Condition 13.
3 Use of Cards Any Cards and the Account are for business use only. As soon as a Cardholder receives a Card, they may use the Card for the duration of the agreement to make Purchases and to carry out Cash Transactions up to the Individual Credit Limit or Cash Limit, as applicable. The Accountholder agrees that it has authorised all Cardholders to authorise Transactions by giving consent by using a Card and PIN or signing a voucher, or, where the Transaction is made without the Cardholder being present, for example on the Internet or by phone, by giving the Card number and other details requested by or on behalf of the person being paid. Your Card may also have a contactless function which can be used to pay for small value Purchases without entering your PIN or using your signature. You authorise a contactless Transaction by presenting your Card to the supplier's terminal.	3 Use of Cards Any Cards and the Account are for business use only. As soon as a Cardholder receives a Card, they may use the Card for the duration of the agreement to make Purchases and to carry out Cash Transactions up to their Individual Credit Limit or the Cash Limit, as applicable. If we tell the Accountholder, the Account can also be used for Special Transactions, such as Balance Transfers. The Accountholder agrees that it has authorised all Cardholders to authorise Transactions by giving consent. This can be done in any of the ways we tell the Accountholder from time to time, including by using a Card and PIN, providing the card details online or over the phone, signing a paper voucher or using a device on which the card details have been loaded. Cards may also have a contactless function which can be used to pay for small value Purchases without entering a PIN or using a signature. Cardholders can authorise a contactless Transaction by presenting the Card or device on which the Card is loaded to the supplier's terminal.	We've amended the clause so that it is clear that a Cardholder can make payments from a device e.g. the phone on which the card has been loaded.
4.9 Interest Rates We may vary the interest rates or any other fees or charges we make now or in the future. We will give at least 60 days' notice in writing of an interest rate increase or of a change to any fees or charges. We will give you the opportunity to stop using your Card and pay back the balance at the existing rate. If we decrease interest rates we will give notice but we may make the change more quickly.	4.9 Interest Rates 4.9 We may vary the interest rates that apply to the Account and charge different interest rates for different types of Transactions, or change the way in which interest is charged or calculated on the Account. These changes may be made for reasons which are specific to the Accountholder and which may be based on a number of factors, such as credit risk (which may include use of external credit reference data), the way the Account is used and whether the Accountholder breaks the terms of this agreement. 4.10 We may also change interest rates where the change is to: a) take account of an actual, or reasonably expected, change in the interest rates we have to pay for example as a result of a change to the Bank of England Base Rate; or b) reflect an actual, or reasonably expected, change in our underlying costs or in law or regulation or to our way of doing business, including the introduction of new technology; or c) reflect any other actual or reasonably expected change that affects us if it is reasonable for us to pass the impact of the change on to the Accountholder.	We've simplified the clause to make it easier to read and avoid duplication. We've added new clauses to clarify how and why we can make interest rate changes.

Current Condition	New Wording	Reason
	<p>Any change we make will not be more than is reasonably proportionate to the impact of the underlying change on us. We will not make changes to cover the same cost twice.</p> <p>4.11 As this agreement has no fixed end date, we may also change interest rates at any time.</p> <p>4.12 We will give the Accountholder at least 2 months' notice of an interest rate change made under Condition 4.9, 4.10 or 4.11 unless it is to the Accountholder's advantage, in which case we may make the change immediately and tell the Accountholder about it within 30 days. If a change is to the Accountholder's disadvantage the Accountholder can write to us within 60 days to close the Account and pay back the balance at the existing rate over a reasonable period.</p> <p>4.13 We will give notice about any changes by post, email, statement, or via the document store in Online Banking (where available).</p>	
<p>7 Allocation of Payments</p> <p>We will apply any remaining payment to Transactions not yet shown on the statement in the same order as set out above.</p>	<p>7.3 Allocation of payments</p> <p>We will apply any remaining payment to Transactions not yet shown on the statement in the same order as set out above. Because payments are applied first against transactions already shown on the statement, if the Accountholder wants to pay off a recent transaction (for example a Cash Transaction) they would first need to pay off the stated balance.</p>	<p>We've made it clear that if the Accountholder wants to pay off a recent transaction, they must first pay off the stated balance.</p>
<p>12 Definitions</p> <p>'Balance Transfer' means a debit from the Account of an amount the Accountholder owes another lender in the United Kingdom in respect of a business credit card or a debit from the Account to a business current account held by the Accountholder with any financial institution in the United Kingdom.</p>	<p>12 Definitions</p> <p>'Balance Transfer' means either:</p> <p>(a) a debit from the Account of an amount the Accountholder owes another lender in the United Kingdom in respect of a business credit card; or</p> <p>(b) a debit from the Account to a business current account held by the Accountholder with any lender or with us in the United Kingdom.</p>	<p>We've altered the definition of 'Balance Transfer' to clarify that a Balance Transfer includes debits to business accounts that the Accountholder holds with another lender or with us.</p>
<p>12 Definitions</p> <p>'Card' means any card issued by us for use in connection with the Account.</p>	<p>12 Definitions</p> <p>'Card' means any card or card details issued by us for use in connection with the Account including card details stored on an electronic wallet, smart phone or another device.</p>	<p>We have altered the definition of 'Card' to include where the card has been loaded onto a device.</p>
<p>N/A</p>	<p>12 Definitions</p> <p>'TPP' means a third party payment provider which is authorised to access information and make payments on online payment accounts operated by other providers (such as us and other banks, building societies and credit card issuers).</p>	<p>We have inserted a new definition of 'TPP' to reflect changes in the law, which we have set out in a new Condition 21.</p>
<p>13.2 Credit Limit and Cash Limit</p> <p>a) Where more than one Card is issued on the Account the Accountholder can limit the Cardholders' spend.</p> <p>b) The amount that Cardholders can use for Cash Transactions cannot be more than 50% of the Credit Limit. We may change the Cash Limit from time to time and will notify the Accountholder of any changes by post, email or in the statement.</p> <p>c) The Credit Limit must not be exceeded at any time. If it is, the Accountholder must pay us the excess immediately. To decide whether the Credit Limit has been exceeded we can take into account the amount of any Transaction we have authorised even if it has not yet been charged to the Account.</p> <p>d) In exceptional circumstances, we may allow the Accountholder to exceed the Credit Limit or a Cardholder to exceed their Individual Credit Limit as a service to the Accountholder. If we allow an Accountholder to exceed the Credit Limit, the Accountholder will still have to pay the Over Limit Fee detailed in Condition 8.1.</p>	<p>13.2 Credit Limit and Cash Limit</p> <p>a) Where a Card is issued on the Account to an additional Cardholder, the Accountholder can limit the additional Cardholder's spend.</p> <p>b) The amount that Cardholders can withdraw in Cash Transactions in any month cannot be more than 50% of the Credit Limit. We may change this Cash Limit from time to time and will notify the Accountholder of any changes by post, email, statement or the document store in Online Banking (where available).</p> <p>c) The Credit Limit or the Cash Limit must not be exceeded at any time. If it is, the Accountholder must pay us the excess immediately. To decide whether the Credit Limit or Cash Limit has been exceeded we can take into account the amount of any Transaction we have authorised even if it has not yet been charged to the Account.</p> <p>d) In exceptional circumstances, we may allow the Accountholder to exceed the Credit Limit or an additional Cardholder to exceed their Individual Credit Limit as a service to the Accountholder. If we allow this, the Accountholder will still have to pay the Over Limit Fee detailed in Condition 8.1.</p>	<p>We've amended condition 13.2 a) to clarify that the Accountholder can limit each additional Cardholder's spend. We've also amended condition 13.2 b) to clarify that the amount the Accountholder can withdraw in cash in any month cannot be more than 50% of the Credit Limit and that we may notify the Accountholder of any changes by the document store (where available). We've also added new clauses (e) to (f) to clarify that we may decrease the Credit Limit and to set out how we will offer Credit Limit increases.</p>

Current Condition	New Wording	Reason
<p>e) The Accountholder can tell us at any time to reduce the Credit Limit (subject to a minimum credit limit which we will tell them upon request) and the Accountholder may reject any credit limit increase that we may offer before it takes effect in accordance with Condition 2.</p>	<p>e) We may decrease the Credit Limit from time to time and will tell the Accountholder at least 2 months before we do so, unless we are concerned about the Accountholder's ability to repay us in which case we may reduce the Credit Limit immediately in accordance with Condition 15.2. We will tell the Accountholder about any decrease by post, email, text or the document store in Online Banking (where available).</p> <p>f) We may increase the Credit Limit from time to time and will tell the Accountholder the new limit at least 2 months before we do so. We will tell the Accountholder about any increase by post, email, text or the document store in Online Banking (where available).</p> <p>g) In the future the Accountholder will be able to choose how they want Credit Limit increases to apply to the Account and can change their choice at any time by contacting us.</p> <p>We may tell the Accountholder from time to time that an increased Credit Limit is available. Dependent on how the Accountholder has chosen to manage Credit Limit increases, they will have the option to either:</p> <ul style="list-style-type: none"> (i) choose to exercise their right to that higher Credit Limit within the time we tell the Accountholder (which will be at least 2 months); or (ii) do nothing and the Credit Limit will automatically increase after 2 months. <p>We may not offer an increased Credit Limit if we have concerns about the risk of the Accountholder repaying us.</p> <p>A higher Credit Limit may offer greater flexibility and convenience to meet the Accountholder's financial needs. However, it may also increase the risk of taking on too much debt, which may be costly, or take a long time to pay off. The Accountholder should carefully consider whether they need a higher limit.</p> <p>We will notify the Accountholder when this service becomes available to them.</p> <p>h) The Accountholder can tell us at any time if they no longer want any Credit Limit increases to be offered to them, if the Accountholder wants the Credit Limit to be reduced (subject to a minimum Credit Limit which we will tell them upon request) and the Accountholder may reject any Credit Limit increase that we may offer before it takes effect by calling us on 0800 218 2345*.</p>	
<p>13.3 Special Transactions</p> <p>a) We may offer Special Transactions from time to time.</p> <p>b) Balance Transfers can only be made from any other credit card account the Accountholder holds which is a business account. Balance Transfers may not be made from any other credit card account the Accountholder holds with a Santander Group company, to the Account. We will let the Accountholder know of any other restrictions that apply before a Balance Transfer is made. If a Balance Transfer is made, any payments due to the other lender should continue to be made both before and after the Balance Transfer has been made. We may put limits on the amount of Balance Transfers or only allow them up to a proportion of the Credit Limit. We will tell you about these limits before a Balance Transfer can be made. When a Balance Transfer is requested or extended we will tell you the maximum time it will take to carry out the Balance Transfer. Details of our Balance Transfer Fees are set out in Condition 8.2. After a Balance Transfer has been added to the Account you cannot cancel it and any fee we charge for making the Balance Transfer cannot be refunded.</p>	<p>13.3 Special Transactions</p> <p>We may offer Special Transactions from time to time.</p> <p>13.4 Balance Transfers</p> <p>a) Balance Transfers can only be made from any other credit card account the Accountholder holds which is a business account. Balance Transfers may not be made to pay off an amount the Accountholder owes on any other card issued by a Santander Group company. We will let the Accountholder know of any other restrictions that apply before a Balance Transfer is made. If a Balance Transfer is made to pay off an amount the Accountholder owes another lender, the Accountholder should continue to make any payments due to the other lender both before and after the Balance Transfer has been made. We may put limits on the amount of Balance Transfers or only allow them up to a proportion of the Credit Limit. We will tell the Accountholder about these limits before a Balance Transfer can be made. Details of our Balance Transfer Fees are set out in Condition 8.2. After a Balance Transfer has been added to the Account it cannot be cancelled and any fee we charge for making the Balance Transfer cannot be refunded.</p>	<p>We've amended the clause to make it clear that the Accountholder can't make Balance Transfers to pay off amounts they owe on any other card issued by a Santander Group company. We've also clarified when we will act on the Accountholder's instructions to make a Balance Transfer, and what happens if something goes wrong e.g. it is sent to the wrong account or is delayed.</p>

Current Condition	New Wording	Reason
	<p>b) If the Accountholder asks us to make a transfer on a business day before the cut-off time, the payment will reach the receiving lender on the next business day. We will tell the Accountholder the cut-off time when they ask for a Balance Transfer. If the Accountholder makes the request on a non-business day or after the cut-off time, we'll process it on the next business day and the payment will reach the receiving lender on the next business day after that.</p> <p>c) If the Accountholder asks us to make a Balance Transfer and the funds are sent to the wrong account, we will, unless the Accountholder provided us with the wrong details, restore the Account to the state it would have been in had the payment not been made. If we send it late, the Accountholder may ask us to contact the recipient lender and ask them to credit the Balance Transfer as if it had been received on the correct date.</p> <p>d) Where we find that the Accountholder has given us incorrect details, we will use reasonable steps to recover any amounts sent. We are entitled to charge the Accountholder a reasonable sum for doing this.</p>	
<p>15.3 Our right to limit use of the Account</p> <p>We may refuse to carry out a Transaction if:</p> <ul style="list-style-type: none"> a) there is a threat to the security of a Card or the Account; b) the Accountholder has exceeded or would exceed the Credit Limit, or a Cardholder would exceed the Individual Credit Limit or Cash Limit (except in circumstances in Condition 13.2 c)); c) the Accountholder or Cardholder tells us that a Card has been lost or stolen; d) we are required to do so for any legal, regulatory or fraud prevention purposes; e) the Accountholder or Cardholder has given us an inaccurate or unclear payment instruction; f) the Transaction appears unusual compared to the normal spending pattern; g) the Transaction is not for a merchant category code which has been authorised for the Cardholder; or h) we suspect fraud or that carrying out a Transaction may result in increased credit risk. <p>The Accountholder can contact us to find out why we have refused to carry out a Transaction. Where we refuse to carry out a Transaction we will notify the Accountholder of this and give reasons for such refusal and tell them the steps required to complete the Transaction. We are entitled to charge the Accountholder a reasonable sum for notifying the Accountholder of any explanation we give.</p>	<p>15.3 Our right to limit use of the Account</p> <p>15.3 We may refuse to carry out a Transaction if:</p> <ul style="list-style-type: none"> a) there is a threat to the security of a Card or the Account; b) the Accountholder has exceeded or would exceed the Cash Limit or (except in the circumstances described in Condition 13.2 d)) the Accountholder has exceeded or would exceed the Credit Limit or an additional Cardholder has exceeded or would exceed their Individual Credit Limit; c) the Accountholder or Cardholder tells us that a Card has been lost or stolen; d) we are required to do so for any legal, regulatory or fraud prevention purposes; e) the Accountholder or Cardholder has given us an inaccurate or unclear payment instruction; f) the Transaction appears unusual compared to the normal spending pattern; g) the Transaction is not for a merchant category code which has been authorised for the Cardholder; or h) we suspect fraud or that carrying out a Transaction may result in increased credit risk. <p>The Accountholder can contact us to find out why we have refused to carry out a Transaction. Where we refuse to carry out a Transaction we will notify the Accountholder of this and give reasons for such refusal and tell the Accountholder the steps required to complete the Transaction unless doing so would compromise our reasonable security measures or otherwise be unlawful.</p>	<p>We've clarified that we'll tell the Accountholder about our reasons for not carrying out a transaction unless doing so would compromise our reasonable security measures or otherwise be unlawful. We've also clarified that we won't charge the Accountholder for giving this explanation.</p>
<p>16.2 Charges</p> <p>If a Cardholder uses their Card (or Card number) to withdraw cash from any cash machine or for another type of Cash Transaction, we will charge the Accountholder the Cash Transactions Fee set out in Condition 8.2. We may set limits on the amount of each Cash Transaction and will tell the Accountholder if we do.</p>	<p>16.2 Charges</p> <p>If a Cardholder uses their Card (or Card number) to withdraw cash from any cash machine or for another type of Cash Transaction, we will charge the Accountholder the Cash Transactions Fee set out in Condition 8.2.</p>	<p>We've simplified the clause to make it easier to read and avoid duplication as limits are already covered in Condition 13.</p>
<p>18.5 Disputed Transactions and Refunds</p> <p>Where a shop or other person a Cardholder has paid using a Card gives a refund, the Account will be re-credited when we receive an acceptable refund voucher.</p>	<p>18.4 Disputed Transactions and refunds</p> <p>Where a shop or other person a Cardholder has paid using a Card gives a refund, the Account will be re-credited when we receive an acceptable refund voucher. Any refund is treated as a payment towards the Account balance and allocated in accordance with Condition 7. This means it may not pay off the specific Transaction to which it related.</p>	<p>We've clarified that any refund will be treated as a payment towards the Account and allocated in the same way.</p>

Current Condition	New Wording	Reason
<p>19.4 Statements</p> <p>Statements will initially be sent to the most recent postal address we have for the Accountholder. We may be able to provide statements online. The Accountholder agrees that, if this facility is available on the Account, we may make statements available in a printable and/ or downloadable format via the secure customer area.</p>	<p>19.4 Statements</p> <p>The Accountholder agrees that, if Online Banking is available on the Account, we may make statements available in a printable and/ or downloadable format via the document store (where available). The Accountholder will receive an email when a document is ready to view. The Accountholder can choose not to receive statements in this way in which case they will be sent to the most recent postal address we have for the Accountholder.</p>	<p>We've clarified that where the Accountholder has Online Banking available, statements will be sent to them via the document store (where available).</p>
<p>20.4 Remote Access and Security</p> <p>Each Cardholder must:</p> <ul style="list-style-type: none"> a) make sure that each Card is signed as soon as it is received; b) keep any Personal Security Details and the Cards safe and not let anyone else know them or use them; c) make sure you know your Personal Security Details, PIN and other security information and keep them secret at all times, including destroying the notification we send the Cardholder; and d) take care when storing or disposing of information about the Account. 	<p>20.4 Remote access and security</p> <p>Each Cardholder must:</p> <ul style="list-style-type: none"> a) make sure that each physical Card is signed as soon as it is received; b) keep any Personal Security Details and the Cards safe and not let anyone else know them or use them; c) make sure they know the Personal Security Details, PIN and other security information and keep them secret at all times, including destroying the notification we send the Cardholder; d) take care when storing or disposing of information about the Account; and e) comply with the security procedures we tell them about from time to time. 	<p>We've added a clause that each Cardholder must comply with any security procedures we tell them about.</p>
<p>25.6 Personal Information</p> <p>We may use your location data or information about devices you use with our services to prevent and detect fraud. For example, we may check if you are in the country where your payments are being made in instances where we suspect fraud on your account. We will not use this information for any other purpose.</p>	<p>20.10 Remote access and security</p> <p>To prevent and detect fraud, where we hold information about devices the Accountholder uses such as mobiles or tablets, we may use location or other data from these devices. For example, we may check if the Accountholder is in the country where their payments are being made in instances where we suspect fraud on the Account. We will not use this information for any other purpose.</p>	<p>We've moved the clause and clarified where we will obtain data from in order to prevent and detect fraud.</p>
<p>N/A</p>	<p>20.11 Remote access and security</p> <p>20.11 After 13 January 2018, if any person who is a business owner provides us with a mobile phone number or email address, we'll start registering them for our free Account alerts service so that we can send them messages to notify them when the Account is nearing the Credit Limit. These alerts will be sent by SMS, unless we don't have the relevant business owner's mobile phone number in which case they will be sent by email. We'll use the details already provided to us so it's important we have up-to-date mobile phone numbers and email addresses for these individuals. Details can be updated through Online Banking (where available) or by calling us.</p> <p>20.12 These alerts will not be sent to additional signatories, additional Cardholders or authorised users who are not business owners.</p> <p>20.13 If the business owners are happy to receive these alerts, they don't need to do anything. However each business owner can change or cancel alerts at any time through Online Banking (where available) or by calling us. Any other business owners will continue to receive alerts unless they also cancel them. In addition to these alerts, there are a variety of other alerts the business owners may find useful. Further details of these can be found in Online Banking (where available) or by calling us.</p> <p>20.14 Alerts will only be sent to each business owner once. If a message is deleted, we cannot send it again.</p> <p>20.15 All balances in any alert will be correct as at the date and time stated in the text or email and are subject to possible re-adjustments. Any balance shown refers to the actual balance on the Account and may include transactions that are still being processed and so may be subject to change.</p> <p>20.16 If we do not send an alert to any or all business owners, or if any alert that we send is inaccurate, we will only be responsible for any charges incurred on the Account which could have otherwise been avoided.</p>	<p>We've added new clauses to clarify how and when we'll send alerts about the Account.</p>

Current Condition	New Wording	Reason
N/A	<p>20.17 Remote access and security</p> <p>The Accountholder consents to us using their information to provide payment services to them. If the Accountholder withdraws this consent, we will stop providing payment services but may still use the Accountholder's data where we have lawful grounds to do so (for example because we need to retain records for regulatory purposes).</p>	We've added a new clause to reflect changes in the law.
N/A	<p>21 Third Party Providers</p> <p>21.1 The Accountholder can instruct a TPP to access online information on the Account and make online Balance Transfers from the Account as long as they have identified themselves to us and acted in accordance with the relevant regulatory requirements. We will treat any instructions from a TPP as if they are from the Accountholder.</p> <p>21.2 Although the Accountholder must not, generally, give the security details to anyone else, the Accountholder may give them to a TPP if they ask for them.</p> <p>21.3 For an initial interim period (expected to be no more than 18 months from January 2018), some TPPs may (with the Accountholder's permission) choose to access the Account without identifying themselves to us. As a result, it is important that the Accountholder checks that any TPP they use is authorised to access the Account. They should make this clear from the information they give the Accountholder. The Accountholder must not give security details to a third party that isn't authorised. If they do, we'll have to assume it's the Accountholder that's authorising us to give access to information about the Account and the Accountholder will be responsible for any payments made as a result.</p> <p>21.4 We can refuse an instruction from a TPP for the reasons set out in Condition 15.3 and may deny them access to the Account where we are concerned about unauthorised or fraudulent access by that TPP. Before doing so, we will tell the Accountholder that we intend to deny access and give our reasons for doing so, unless it is not reasonably practicable to do so, in which case we will tell the Accountholder immediately afterwards. In either case, we will tell the Accountholder in the manner in which we consider most appropriate in the circumstances. We will not tell the Accountholder where doing so would compromise our reasonable security measures or otherwise be unlawful. If we deny access to a TPP, we must also tell our regulator that we have done so.</p>	We've added a new clause to reflect changes in the law.
<p>21 Changes to this Agreement</p> <p>21.1 We may change the terms of this agreement at any time. This will include changing the interest rates, any fees and charges, and any other terms of this agreement.</p> <p>21.2 We may also change (including removing or adding) any other terms of this Agreement where the change is:</p> <ul style="list-style-type: none"> a) to reflect a change in banking practice or legal or regulatory requirements or recommendations, including the adoption of a voluntary code of practice; b) to provide for the introduction of new or improved systems, methods of operation, service or facilities or the further development of existing ones; c) to make them clearer or more favourable to you; d) to ensure that our business is run prudently; e) to reflect changes in our costs of providing this service to you; f) to rectify any genuine mistake; g) necessary for the introduction of new features or services which may be of benefit to you or for the development of existing services; or 	<p>22 Changes to this agreement</p> <p>22.1 We may change fees and charges (including removing or adding fees or charges) for reasons which relate only to the Accountholder and which may be based on a number of factors, such as credit risk (which may include use of external credit reference data), the way the Accountholder uses the Account and whether the Accountholder breaks the terms of this agreement.</p> <p>22.2 We may also change fees and charges (including removing or adding fees or charges) and other terms where the change is to:</p> <ul style="list-style-type: none"> a) take account of an actual, or reasonably expected, change in the interest rates we have to pay for example as a result of a change to the Bank of England Base Rate; or b) reflect an actual, or reasonably expected, change in our underlying costs or in law or regulation or to our way of doing business, including the introduction of new technology; or c) reflect any other actual or reasonably expected change that affects us if it is reasonable for us to pass the impact of the change on to the Accountholder. <p>Any change we make will not be more than is reasonably proportionate to the impact of the underlying change on us. We will not make changes to cover the same cost twice.</p>	We've clarified when and why we can make changes to the agreement.

Current Condition	New Wording	Reason
<p>h) to reflect changes to the Santander Group structure.</p> <p>21.3 Other than changes to interest rates and other fees and charges where Condition 4.9 applies, we will give you at least 60 days' notice before we make a change under Condition 21.1, unless it is to your advantage, in which case we may give notice more quickly.</p> <p>21.4 We will give notice by post, email or in the statement.</p>	<p>22.3 As this agreement has no fixed end date, we may also change fees and charges (including removing or adding fees or charges) and other terms at any time.</p> <p>22.4 We will give the Accountholder at least 2 months' notice before we make a change under Condition 22.1, 22.2 or 22.3 unless it is to the Accountholder's advantage, in which case we may make the change immediately and tell the Accountholder about it within 30 days. If a change is to the Accountholder's disadvantage the Accountholder can write to us within 60 days to close the Account. If the Accountholder does so, the change will apply until the agreement ends.</p> <p>22.5 We will give notice about any changes by post, email, statement or via the document store in Online Banking (where available).</p>	
<p>25 Personal Information</p> <p>25.1 The uses of personal information are set out in the Data Protection Statement provided at the time of the application for this Account.</p> <p>In addition:</p> <p>25.2 If a search is made at the credit reference agencies in relation to the Accountholder's credit application or changes to the Credit Limit, the record of the search (but not the company that made it) may be seen by other organisations when the Accountholder applies for credit in the future.</p> <p>25.3 The credit reference agencies will also provide us with public information such as County Court Judgements (CCJs), bankruptcies and electoral register information and fraud prevention information.</p> <p>25.4 If we make a formal demand for repayment of any borrowing and the Accountholder does not make full repayment or satisfactory proposals to us within 28 days, we may disclose this to the credit reference agencies, who will record the outstanding debt. Records shared with credit reference agencies will remain on file for 6 years after they are closed, whether settled or defaulted. This information may affect the Accountholder's ability to obtain credit.</p> <p>25.5 Any data may also be used in other ways where agreed by the Accountholder and in very limited circumstances, when required by law or where permitted under the Data Protection Act.</p> <p>25.6 We may use your location data or information about devices you use with our services to prevent and detect fraud. For example, we may check if you are in the country where your payments are being made in instances where we suspect fraud on your account. We will not use this information for any other purpose.</p>	<p>N/A</p>	<p>We've deleted or moved the provisions from the clause as they are already covered in the Data Protection Statement.</p>
<p>24 Complaints and how we are regulated</p> <p>24.1 If the Accountholder has a complaint, please contact our dedicated complaints department on 0800 171 2171. A copy of our complaints procedure is available on request. If for any reason the Accountholder is not happy with our decision, or it has been over 8 weeks since the Accountholder first raised their concerns with us, the Accountholder may be able to refer the complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at: www.financial-ombudsman.org.uk.</p>	<p>25 Complaints and how we are regulated</p> <p>25.1 If the Accountholder has a complaint, please contact our dedicated complaints department on 0800 171 2171*. We'll aim to provide the Accountholder 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. The Accountholder may also be able to refer the complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at: www.financialombudsman.org.uk.</p>	<p>After 13 January 2018 some complaints about payments will be handled more quickly. We'll update our complaints leaflet to reflect these changes.</p>

