

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...
<ul style="list-style-type: none">◦ Purchases of goods and services made by you or an additional cardholder on your card	<ul style="list-style-type: none">◦ Balance transfers◦ Cash transactions◦ Travellers' cheques or foreign currency◦ Interest◦ Unauthorised or fraudulent transactions◦ Any account charges◦ Any purchases you cancel or are refunded◦ Any purchases which take you over your credit limit

By 'cash transactions' we mean:

- taking out cash (including withdrawing cash from a cash machine)
- buying travellers' cheques
- buying foreign currency
- purchasing money orders
- gambling (including internet gambling and buying lottery tickets)
- other similar payments

Sometimes we call these 'quasi-cash transactions'.

By 'balance transfers' we mean making a payment to another lender to reduce or repay what you owe them. This could also mean making a payment to a personal current account or savings account with us or another lender in the UK.

3. How much will you earn?

You'll earn back 0.5% of your eligible purchases 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](https://www.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 Mastercard Concierge description and terms and conditions (This will be removed on 14 March 2024)
- 5 Boingo Wi-Fi important information (This will be removed on 14 March 2024)
- 6 Santander Travel Insurance discount important information
- 7 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 Experiences 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 Experiences account. You can access the service by downloading the Mastercard Travel Experiences mobile application (on both iOS and Android operating systems) from their app store or via <http://travelexperiences.mastercard.com/> website.

2 The Mastercard Travel Experiences 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 Experiences. Use of the DragonPass' Mastercard Travel Experiences is at your own risk.

3 Use of the Mastercard Travel Experiences network is governed by DragonPass' terms

Your use of Mastercard Travel Experiences network service is subject to DragonPass customer agreement, and other applicable legal terms and conditions, including DragonPass:

- Terms and Conditions: <https://travelexperiences.mastercard.com/termsconditions>
- Terms of Use: <https://travelexperiences.mastercard.com/termsuse>
- Privacy Policy: <https://travelexperiences.mastercard.com/privacypolicy>

You will be given the opportunity to review these before you enrol in the Mastercard Travel Experiences 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 Experiences.

4 Changes to Mastercard Travel Experiences coverage

Available airport coverage in Mastercard Travel Experiences is subject to change at any time. Visit <https://travelexperiences.mastercard.com/airport-list> 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. Mastercard Concierge terms and conditions (This will be removed on 14 March 2024)

1 Definitions

In these terms and conditions some words have particular meanings as set out below:

- a) **Card** – means a Santander World Elite Mastercard
 - b) **Concierge Service Provider** – means Mastercard Concierge and any business to whom it may transfer its rights
 - c) **Services** – means the services provided in condition 2
 - d) **Supplier** – means any third party with whom the Concierge Service Provider places an order for services on your behalf
 - e) **'You', 'your'** – means the Santander World Elite Mastercard primary and additional cardholders.
 - f) **Mastercard Concierge Lifestyle Manager** – means the adviser from Mastercard Concierge that will handle your request
- 2 These terms and conditions are provided on behalf of **Mastercard** and form a contract between you and Mastercard 'Concierge Service Provider'. As a Santander World Elite Mastercard Cardholder, you agree to abide by the following terms and conditions when using the Mastercard Concierge service (including all orders for goods and services from a Supplier offered by the Mastercard Concierge Lifestyle Manager).
- 3 The use of the Mastercard Concierge Service is provided for Santander World Elite Mastercard card holders, and only where the credit card account is not in default of the credit card agreement (which decision shall be made solely by Santander pursuant to its agreement with you and in respect of which Mastercard Concierge Service shall act solely on the instruction of Santander and shall have no legal obligations or responsibilities to you).
- 4 The Concierge Service Provider will, on request:
- a) provide you with information relating to:
 - (i) travel arrangements and destination information
 - (ii) the availability of tickets to any ticketed event at most major worldwide destinations, and
 - (iii) dining options in many worldwide locations. If requested, the Concierge Service Provider will also check the availability of tables
 - (iv) golf course information and the availability of any tee times
 - (v) gift sourcing and delivery
 - (vi) flower delivery
 - (vii) event management and hospitality
 - (viii) business services including secretarial and translation services
 - (ix) special experiences
 - b) provide options, prices of the Services (including delivery charges and any other associated charges), delivery timescales or next steps (if relevant).
 - c) make a reservation, booking, place an order or arrange a delivery with a Supplier using your Santander World Elite Mastercard for payment purposes, upon approval by you.
- 5 The Concierge Service Provider may decline to act on any request for the Services if:
- a) It doubts the authenticity of the request
 - b) The provision of the Service would be contrary to any laws or regulations, or is immoral or against public interest
 - c) Restrictions apply where a country is involved in an international or internal conflict
 - d) The existing infrastructure is deemed inadequate to support the Service
- 6 The Concierge Service Provider will not be liable if:
- a) Your instructions are not sufficiently clear

- b) It is unable to perform any of its obligations (or is delayed) due to the failure of any of its systems or any other event outside the Concierge Service Provider's control
 - c) A Supplier fails to provide any Services which have been properly ordered on your behalf; and
 - d) You provide incorrect information when requesting a Service.
- 7 The contract for the purchase of products and services is made with the relevant Supplier. Any reservations, bookings or purchases made on your behalf by the Concierge Service Provider will be subject to the Supplier's terms and conditions.
 - 8 This Service is provided to you free of charge with the exception of any call cost charges.
 - 9 To make use of the Services described in condition 3, you will need to call Santander on **0330 123 0061** or **+44 1908 216674 if you are overseas** and after verifying you as a Santander World Elite Mastercard cardholder Santander will transfer you to the Concierge Service Provider. Calls to the Concierge Service Provider may be recorded and monitored for training and security purposes. Call recordings will be retained for a period of six months by the Concierge Service Provider.
 - 10 You agree that the sale of any tickets for any event is final and there are no refunds or cancellations after you have purchased your tickets. In the event of show cancellations directly by the artist or promoter, any refund is subject to the discretion of such artist or promoter and the Concierge Service Provider is not liable to you for any such refunds or any losses, damages or liabilities suffered by you as a result of such cancellations.
 - 11 You'll be responsible for all payment of the Services requested through the Concierge Service Provider upon the acceptance of the order by the Supplier. You'll be responsible for any extra costs or expenses incurred in the sourcing, provision or delivery of the Services. Payment for the Services must be made using your Card.
 - 12 In order to use the Concierge Service, you will be required to provide the Concierge Service Provider with personal information, including contact and Card details. Mastercard is responsible for the processing of your personal information for the purpose of providing you with the Concierge Service. Suppliers are however responsible for the processing of your personal information in the context of the services they deliver to you. Suppliers may use or share personal information in accordance with their own privacy policies. We strongly suggest you review the Suppliers' privacy policies prior to requesting their services.
 - 13 Should your personal details change, it is recommended that you notify the Concierge Service Provider as soon as possible. If you use the Concierge Service, the Concierge Service Provider 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
 - 14 You understand and agree that in order to provide fulfilment of the concierge services requested, information about you may be transferred locally or internationally. In all cases, the Mastercard Concierge Service Provider shall respect the applicable privacy and data protection laws in processing such data and information. For more information about Mastercard's Privacy practices, please visit [mastercard.com/privacy](https://www.mastercard.com/privacy)

5. Boingo Wi-Fi (This will be removed on 14 March 2024)

1 Eligibility

To access the Boingo Wi-Fi network service 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 Boingo account. To register for your Boingo account please visit [SantanderUK.Boingo.com](https://www.SantanderUK.Boingo.com)

2 The Boingo Wi-Fi network service is provided by Boingo Wireless Inc.

Santander UK plc and Mastercard is not responsible for the quality, security, coverage or availability of Boingo's network of Wi-Fi hotspots or partners. Santander UK plc and Mastercard do not guarantee the quality, security, coverage or availability of Boingo's Wi-Fi network service. Use of the Boingo Wi-Fi network is at your own risk

3 Use of the Boingo Wi-Fi network service is governed by Boingo's terms

Your use of Boingo's Wi-Fi network service is subject to Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions, including Boingo's terms of use, privacy and security policies which are available at [boingo.com/legal/boingo-customer-agreement-acceptable-use-policy-uk](https://www.boingo.com/legal/boingo-customer-agreement-acceptable-use-policy-uk). You will be given the opportunity to review these before you enroll in the Boingo Wi-Fi for Santander World Elite Mastercard Cardholders program. If you use the Boingo Wi-Fi network, Boingo will advise Santander that you have used the service, excluding any information on the sites that you have visited whilst using the Boingo network. Your personal information, including contact and card details will be used to inform you of updates to the Boingo Wi-Fi network.

4 Limit of 4 Devices

World Elite cardholders will be permitted to connect up to 4 devices at any time to the Boingo Wi-Fi network.

5 Changes to Boingo's Wi-Fi network Services & Hotspots

Available hotspots in Boingo's Wi-Fi network are subject to change at any time. Visit boingo.com/retail/#s3782 for a current listing of hotspots.

6 Do you have an existing Boingo plan?

If you have an existing paid Boingo subscription plan, your existing plan will not be automatically cancelled when you enroll in the Boingo's Wi-Fi for Santander World Elite Mastercard Cardholders program benefit. If you would like to cancel your existing paid subscription plan, call Boingo's dedicated Boingo Wi-Fi for Mastercard Cardholders program benefit line at **0800 032 6793**. For local phone numbers or additional contact methods visit mastercard.boingo.com/contact-us

6. 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).

7. 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, Boingo or Mastercard Concierge, 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

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'.

Santander Travel Insurance is arranged, administered and underwritten by Chubb European Group SE (CEG). Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales under UK Establishment number: BR023093. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

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