

## Full Terms & Conditions for 1% cashback on foreign credit card spend from 13 June to 18 September 2022.

Promoter: Santander UK plc. 2 Triton Square, Regent's Place, London, NW1 3AN ('Santander')

## Eligibility

- 1. This is open to UK residents aged 18 or over, holding an open Mastercard credit card issued by Santander.
- Cardholders are entitled to 1% cashback when spending a minimum of £500 on their card between 00:00 on 13/06/2022 and 23:59 on 18/09/2022 ('the cashback qualifying period') on Eligible Purchases which have cleared.
- The £500 minimum spend can be more than one purchase and can be made in the UK or abroad provided it is made in the local foreign currency (non-Sterling). Purchases which are not in the local foreign currency will not qualify for cashback.
- 4. Qualifying spend can receive a maximum of £100 cashback per credit card paid in Sterling.
- 5. 'Eligible Purchases' are purchases of goods and services made by eligible cardholders or additional cardholders. Eligible 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), advances used for lottery or gambling payments, or Direct Debits or standing orders paid into the account.
- Cashback will be calculated on the Eligible Purchases based on the Sterling value of the transactions after the transactions have cleared. This can be seen on the list of your transactions in Online and Mobile Banking. It will also appear within your monthly statement.

- 7. Purchases which are refunded by the merchant or deemed fraudulent will not qualify for cashback.
- 8. If you have more than one Santander credit card, the qualifying minimum spend of £500 is for each individual card. This can't be spread across multiple cards.
- Additional cardholders are classified separately for the 1% cashback. This means the minimum qualifying spend of £500 is per cardholder.
- Cardholders will not be eligible for the cashback if they are over their Credit Limit or in arrears at the end of the cashback qualifying period which is 13/06/22 to 18/09/22 as stated above.
- 11. The cashback will be awarded in September after the 18/09/22. Cashback will appear on the cardholder's statement in September or October, depending on when the statement is issued. It will appear as '1PCT TRAVEL CASHBACK'. If you have a Direct Debit set-up on your account, the cashback may adjust the amount collected.
- Santander reserves the right to alter, cancel or withdraw the offer at any time.
- 13. No cash alternative is available.
- 14. Any question concerning the interpretation of these terms will be based on English law and the Courts of England and Wales will have exclusive jurisdiction.