

# Santander Switcher Cashback Terms and Conditions

## 1. The Terms

These terms and conditions (**'Terms'**) govern our switcher cashback offer (**'Switcher Offer'**) of £175 (**'Cashback Payment'**) in respect of qualifying switches. The Switcher Offer starts on 23 August 2022 and lasts until withdrawn by us (see condition 4.3 below).

## 2. Eligibility

To qualify for the Switcher Offer and the Cashback Payment the following eligibility criteria apply:

- 2.1 You need to have instructed us to start a full switch from a personal current account not held with us, cahoot or Cater Allen (**'Old Account'**) to a new or existing 11213, 11213 Lite, Everyday, Select, or Private Current Account held with Santander UK plc using the Current Account Switch Service (CASS) on or after 23 August 2022 and before the Switcher Offer is withdrawn, see condition 4.3 below (**'Qualifying Account'**).
- 2.2 You and everyone to be named on the Qualifying Account will need to:
  - 2.2.1 be a UK resident;
  - 2.2.2 not have previously received or participated in any other incentive for switching to any of our accounts or any account with cahoot or Cater Allen which are part of Santander UK plc; and
  - 2.2.3 continue to hold the Qualifying Account on the date we make the Cashback Payment.
- 2.3 **Within 60 days** of you instructing us to start the switch to the Qualifying Account, you will also need to have:
  - 2.3.1 successfully completed the switch, which includes closing the account not held with us;
  - 2.3.2 at least two active Direct Debits in place on the Qualifying Account (Direct Debits must be active at the point we assess the Qualifying Account), and cannot include Direct Debits set up to fund a savings account you have with Santander, cahoot or Cater Allen);
  - 2.3.3 funded your Qualifying Account with at least £1,000 (either by one or more deposits); and
  - 2.3.4 logged onto Santander Online or Mobile Banking at least once using details for your personal account (i.e. not any business accounts you may hold with Santander).
- 2.4 Where the Qualifying Account is a joint account, at least one of the joint account holders will need to have completed the switch from either an Old Account in their own name or an Old Account in the same names as the Qualifying Account.

**Please note:** not all banks participate in CASS; speak to your own bank or visit the CASS website for details:

[currentaccountswitch.co.uk](https://currentaccountswitch.co.uk)

## 3. Cashback Payment

- 3.1 We will assess the Qualifying Account 60 days after the switch has been instructed to decide whether you have qualified for the Switcher Offer and the Cashback Payment under these Terms. If you qualify, we will make the Cashback Payment to you within the next 30 days following our decision.
- 3.2 The Cashback Payment will be paid directly into the Qualifying Account and no alternative payment is available.
- 3.3 We will make one Cashback Payment only, even if more than one Qualifying Account is opened and/or switched into by you or one of the joint holders. If you open the Qualifying Account in joint names and all of you have qualified for the Switcher Offer and the Cashback Payment, then we will make one Cashback Payment only into that Qualifying Account. We will not make any other payment and you and any joint account holder(s) will not be entitled to more than this one Cashback Payment between you.
- 3.4 We reserve the right to not make any Cashback Payment where we suspect or are made aware that the Switcher Offer is being abused, for example, by closing an Old Account to switch back to us to receive the Cashback Payment.
- 3.5 If you have requested a switch after the Switcher Offer starts and we subsequently withdraw it before this completes, you will be eligible for the Cashback Payment as long as you meet the eligibility criteria in condition 2 above.

## 4. General Terms

- 4.1 In these Terms 'we', 'us' or 'our' means Santander UK plc.
- 4.2 The Switcher Offer is not transferable.
- 4.3 We reserve the right to withdraw, alter or replace this Switcher Offer at any time and without notice to you.
- 4.4 These Terms apply in addition to and should be read together with the terms and conditions contained in the Current Account Switch Agreement, our General Terms and Conditions and Key Facts Document which govern the Qualifying Account.