

Santander World Elite™ Mastercard® Cashback and Travel Benefits terms

Terms for cashback applicable to the Santander World Elite Mastercard

- 1 These terms and conditions (Terms) apply to cashback payments on your Santander World Elite™ Mastercard® (World Elite Mastercard).
- 2 Cashback will be earned on any eligible purchase transactions made where you use your Santander World Elite Mastercard. We explain what we mean by 'eligible purchase' below.

Eligible purchases
- 3 Eligible purchases are purchases of goods and services made by you or any additional cardholder on your Santander World Elite Mastercard (Purchases). Purchases do not include balance transfers, cash advances, travellers' cheques, foreign currency, money orders, interest, unauthorised or fraudulent transactions, account charges of any kind (if applicable), or advances used for lottery or gambling payments.
- 4 Cashback will not be paid on Purchases that you subsequently cancel or return for a refund.

How we pay cashback
- 5 Cashback will be earned at a rate of 0.5% on 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.
- 6 In Condition 5, '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.
- 7 The cashback award is supplied by Santander UK plc and does not impact on any other offers supplied by the retailer.
- 8 We will pay you any cashback earned on your Purchases by crediting your Santander World Elite Mastercard account every month. We will add up the total eligible Purchases on your statement date. The cashback earned each month will be credited to your next monthly Santander World Elite Mastercard statement. For example, if you use your Santander World Elite Mastercard to make a Purchase in February, the cashback earned for that transaction will be credited to your Santander World Elite Mastercard account in March.
- 9 Because cashback is paid on each statement date, if you close your account before a statement date, you will lose any cashback that has been earned but not yet added to your account.
- 10 Any Purchases refunded to your Santander World Elite Mastercard will be deducted from the total of your Purchases for the month in which the refund is made.
- 11 If the amount of the refunded Purchases exceeds the amount of Purchases in a month, this may generate a negative cashback amount. If that happens, we will not debit that amount from your account.
- 12 Cashback payments credited to your Santander World Elite Mastercard will not count towards your minimum payment, and you must continue to make your minimum payment in full every month.
- 13 Cashback that is earned by any additional cardholder will be credited to the primary Santander World Elite Mastercard account holder.

Stopping or changing cashback payments
- 14 We can amend these terms and conditions or remove your ability to earn cashback at any time by giving you at least 30 days' notice. We will tell you if we do this by email, post or in your statement.

Queries, complaints and how we are regulated
- 15 If you have any queries about a retailer or how much cashback you have earned, please contact Customer Services on **0800 032 3323***. Calls may be recorded or monitored.
- 16 If for any reason you're unhappy with the service we've provided then please contact our dedicated team on **0800 032 3323***. We'll aim to provide you 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. You may also be able to refer your complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at: www.financialombudsman.org.uk.
Alternatively, if you originally opened your credit card with us online, you could submit your complaint through the European Commission's Online Dispute Resolution website. The European Commission may ultimately forward your complaint to the Financial Ombudsman Service. You can find out more information at <http://ec.europa.eu/odr>
- 17 The Financial Conduct Authority, 12 Endeavour Square, London E20 1JN is the supervisory authority under the Consumer Credit Act 1974. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

*Calls may be recorded or monitored.

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Santander World Elite Mastercard Travel Benefits – Important Information

The following covers important information for the Travel Benefits associated with the Santander World Elite Mastercard:

- 1 LoungeKey™ Airport Lounge Programme Important Information
- 2 Boingo Wi-Fi Important Information
- 3 Mastercard Concierge description and terms and conditions
- 4 Santander Travel Insurance discount Important Information
- 5 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 <https://www.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, via 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:
 - o www.loungekey.com/santanderUK
 - o Logging into the LoungeKey App
 - o 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 are 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 £20 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. Boingo Wi-Fi

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 <http://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 <http://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 <http://www.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 <https://mastercard.boingo.com/contact-us>.

3. Mastercard Concierge terms and conditions

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 **0800 032 3323 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/promoter, any refund is subject to the discretion of such artist/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 will be responsible for all payment of the Services requested through the Concierge Service Provider upon the acceptance of the order by the Supplier. You will also be responsible for any additional 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 updates to the Concierge Service.

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 www.mastercard.com/privacy.

4. 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 will 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 <http://www.santander.co.uk/uk/insurance/travel-insurance>

Santander Travel Insurance is arranged, administered and underwritten by Chubb European Group SE.

5. 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 have experienced any problems with the service provided by LoungeKey, Boingo or Mastercard Concierge, then please call our dedicated team on **0800 032 3323**. 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, PO Box 1125, Bradford, BD1 9PG

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would 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.

Santander Travel Insurance is arranged, administered and underwritten by Chubb European Group SE. Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.

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