

# Santander Credit Cards – Changes to Terms and Conditions



We're changing some of our telephone numbers from freephone to basic rate numbers (where local charges will apply) from **31 May 2022**. The key telephone numbers changing (which are included in your Terms and Conditions) are shown below

Current number	New number from 31 May 2022	What it's used for
0800 9 123 123	0330 9 123 123; or 0800 313 4321	Reporting fraud or unauthorised transactions Reporting lost or stolen cards
0800 9 123 123	0330 9 123 123	Customer services
18001 0800 9 123 123	18001 0330 9 123 123	Text Relay Service
0800 032 3323	0330 123 0061	World Elite customers only

The following table shows the conditions that will be updated from **31 May 2022**.

Current Condition	New Wording	Reason for Change
<p><b>7 Allocation of Payments</b></p> <p><b>7.1</b> If <b>you</b> do not pay the <b>Account</b> balance in full in any month, <b>we</b> will apply <b>your</b> payment to the statemented Transactions as follows:</p> <p>1) It will be allocated to the different amounts of <b>your</b> outstanding statemented balance that are charged at higher interest rates before those that are charged at lower interest rates.</p> <p>2) If interest is charged at the same rate on different amounts, <b>we</b> will apply <b>your</b> payment to the different amounts in the following order: <b>Cash Transactions</b>, payment protection insurance premiums, <b>Purchases</b>, <b>Balance Transfers</b>, other <b>Special Transactions</b>, other <b>Transactions</b>, followed by other fees. If <b>you</b> have more than one <b>Special Transaction</b> at the same rate, your payment will be applied first to the <b>Special Transaction</b> that has the earliest <b>Promotional Period</b> end date.</p> <p><b>7.2</b> Where an Account fee is charged as a result of a <b>Transaction</b> or <b>Special Transaction</b>, it will be included as part of that <b>Transaction</b> type and applied as set out in 2) above.</p> <p><b>7.3</b> <b>We</b> will apply any remaining payment to <b>Transactions</b> not yet shown on <b>your</b> statement in the same order as set out above. Because payments are applied first against <b>Transactions</b> already shown on <b>your</b> statement, if <b>you</b> want to pay off a recent <b>Transaction</b> (for example a <b>Cash Transaction</b>) <b>you</b> would first need to pay off the statemented balance.</p>	<p><b>7 Allocation of Payments</b></p> <p><b>7.1</b> If <b>you</b> do not pay the <b>Account</b> balance in full in any month, <b>we</b> apply <b>your</b> payment first to balances that are already on <b>your</b> statement before <b>we</b> apply them to any new transactions.</p> <p><b>7.2</b> <b>We</b> will apply <b>your</b> payment to <b>Transactions</b> on <b>your</b> statement that <b>we</b> charge the highest interest rates on before <b>we</b> apply them to amounts charged at lower rates.</p> <p><b>7.3</b> Where interest is charged at the same rate, <b>we</b> will apply <b>your</b> payment to the <b>Transactions</b> on <b>your</b> statement in the following order: 1. <b>Cash Transactions</b>, 2. <b>Purchases</b>, 3. <b>Balance Transfers</b>, 4. Other <b>Special Transactions</b> (including any <b>Account</b> fee charged as a result of the <b>Special Transaction</b>) – if there is more than one <b>Special Transaction</b> at the same rate, <b>we</b> will apply <b>your</b> payment to the <b>Special Transaction</b> with the earliest <b>Promotional Period</b> end date and continue in that order working down to the latest <b>Promotional Period</b> end date, 5. Any other <b>Transactions</b> (including any <b>Account</b> fee charged as a result of the <b>Transaction</b>), 6. Any other fees.</p> <p><b>7.4</b> <b>We</b> will apply any remaining payment to <b>Transactions</b> not yet shown on <b>your</b> statement in the same order as set out above. Because payments are applied first against <b>Transactions</b> already shown on <b>your</b> statement, if <b>you</b> want to pay off a recent <b>Transaction</b> (for example a <b>Cash Transaction</b>) <b>you</b> would first need to pay off the balance on <b>your</b> statement.</p>	<p>We've simplified the wording to clarify how payments are applied to your account if you don't pay the balance in full.</p>
<p><b>15.2</b> We will tell you that we are cancelling or suspending your right to use the Card or Account and give you our reason for doing this. Where we are unable to contact you to tell you of this we shall stop use of the Card or Account and let you know immediately after. Where your use of the Card or Account is unlawful we may cancel or suspend your right of use without telling you first. The agreement will continue if we cancel or suspend your right to use the Card or Account and we will not be liable for any loss or damage you or an additional cardholder may suffer as a result of the cancellation or suspension</p>	<p><b>15.2</b> We will usually tell you before we cancel or suspend your right to use the Card or Account and give you our reason for doing this. Where it isn't practical for us to do this, we will tell you immediately after, for example, where:</p> <p>a) we are unable to contact you to tell you of this; or</p> <p>b) your use of the Card or Account is unlawful.</p> <p>The agreement will continue if we cancel or suspend your right to use the Card or Account and we will not be liable for any loss or damage you or an additional cardholder may suffer as a result of the cancellation or suspension.</p>	<p>We've updated our Terms and Conditions to give more information on when we may not give notice before we cancel or suspend your card. We've made it clear that we'll usually give you notice before we cancel or suspend a card.</p> <p>We've also included some examples of the circumstances where we'll notify you after we take these actions, for example, where we're unable to contact you or where it's unlawful for us to do this.</p>

Current Condition	New Wording	Reason for Change
<p><b>16.3</b> All Transactions in currencies other than sterling will be converted into sterling on the day they are added to your Account at the Payment Scheme Exchange Rate (at the date and time the Transaction is processed) together with the Non-Sterling Transaction Fee. The Payment Scheme Exchange Rate used may differ from the rate when the Transaction was made as exchange rates vary on a daily basis. The Payment Scheme Exchange Rate used when such Transactions are made and the amount of the Transactions in sterling following application of the exchange rate will be set out in your statement. For an indication of the Payment Scheme Exchange Rate you can visit <a href="http://www.mastercard.com">www.mastercard.com</a> or <a href="http://www.visaeurope.com">www.visaeurope.com</a> or call us on 0800 9 123 123.</p>	<p><b>16.3</b> All Transactions in currencies other than sterling will be converted into sterling on the day they are added to your Account at the Payment Scheme Exchange Rate (at the date and time the Transaction is processed) together with the Non-Sterling Transaction Fee. The Payment Scheme Exchange Rate used may differ from the rate when the Transaction was made as exchange rates vary on a daily basis. The Payment Scheme Exchange Rate used when such Transactions are made and the amount of the Transactions in sterling following application of the exchange rate will be set out in your statement. For an indication of the Payment Scheme Exchange Rate you can visit <a href="http://santander.co.uk">santander.co.uk</a> or call us on 0330 9 123 123.</p>	<p>Where you want to check the Payment Scheme Exchange Rate that applies to your transaction in a currency other than sterling, you can check our website or call us.</p> <p>We've updated our Terms and Conditions to refer to <a href="http://Santander.co.uk">Santander.co.uk</a> and remove references to the card scheme websites.</p>
<p><b>19.4</b> You agree that, if Online Banking is available on your Account, we may make your statements available in a printable and/or downloadable format via the document store. You will receive an email when a document is ready to view. You 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 you.</p>	<p><b>19.4</b> You agree that, if Online or Mobile Banking is available on your Account, we may make your statements available in a printable and/or downloadable format via the document store. You will receive an email when a document is ready to view. You 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 you.</p>	<p>We've updated our Terms and Conditions to refer to Mobile, as well as Online, Banking.</p> <p>If you have Online or Mobile Banking, you agree we may make statements available to you via the document store. You can choose not to receive statements in this way.</p>
<p><b>21 Third Party Providers</b></p> <p><b>21.1</b> You can instruct a TPP to access online information on your Account and make online Balance Transfers from your 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 you.</p> <p><b>21.2</b> Although you must not, generally, give your security details to anyone else, you may give them to a TPP if they ask for them.</p> <p><b>21.3</b> For an initial interim period (expected to be no more than 18 months from January 2018), some TPPs may (with your permission) choose to access your Account without identifying themselves to us. As a result, it is important that you check that any TPP you use is authorised to access your Account. They should make this clear from the information they give you. You must not give your security details to a third party that isn't authorised. If you do, we'll have to assume it's you that's authorising us to give access to information about your Account and you'll be responsible for any payments made as a result.</p> <p><b>21.4</b> We can refuse an instruction from a TPP for the reasons set out in Condition 15.3 and may deny them access to your Account where we are concerned about unauthorised or fraudulent access by that TPP. Before doing so, we will tell you 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 you immediately afterwards. In either case, we will tell you in the manner in which we consider most appropriate in the circumstances. We will not tell you 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>	<p><b>21 Third Party Providers</b></p> <p><b>21.1</b> You can instruct a TPP to access information on your Account and make online Balance Transfers from your 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 you.</p> <p><b>21.2</b> Although you must not, generally, give your security details to anyone else, you may give them to a TPP if they ask for them.</p> <p><b>21.3</b> It is important that you check that any TPP you use is authorised to access your Account. They should make this clear from the information they give you. You must not give your security details to a third party that isn't authorised. If you do, we'll have to assume it's you that's authorising us to give access to information about your Account and you'll be responsible for any payments made as a result.</p> <p><b>21.4</b> We can refuse to allow a TPP to access your Account where we are concerned about unauthorised or fraudulent access by that TPP. Before doing so, we will tell you 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 you immediately afterwards. In either case, we will tell you in the manner in which we consider most appropriate in the circumstances. We won't tell you 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. Where you revoke your consent to allow a TPP access to your Account, we will tell the TPP that you have done this.</p>	<p>We've removed out-of-date references and clarified when we'll refuse to allow a TPP to access your Account. We've also explained that if you revoke your consent to allow a TPP to access your Account, we will tell the TPP that you've done this.</p>
<p><b>23 Ending the agreement</b></p> <p><b>23.1</b> You may end this agreement at any time by writing to our Customer Service Department at the address in Condition 20.5 or calling us on 0800 9 123 123* and paying the full amount you owe us. Unless there are exceptional circumstances we will give you two months' written notice if we decide to end this agreement. You must continue to pay interest on all amounts you owe us even after the Account is terminated or closed.</p>	<p><b>23 Ending the agreement</b></p> <p><b>23.1</b> You may end this agreement at any time by writing to our Customer Service Department at the address in Condition 20.5 or calling us on 0330 9 123 123 and paying the full amount you owe us.</p> <p><b>23.2</b> We can end this agreement by giving you two months' written notice. You must continue to pay interest on all amounts you owe us even after the Account is terminated or closed.</p>	<p>We can currently end our agreement with you without notice in exceptional circumstances. We've updated our Terms and Conditions to explain what we mean by this. For example, we'll end our agreement immediately, without telling you first:</p> <p>a) if you've acted abusively, offensively or violently towards any of our staff; or</p>

Current Condition	New Wording	Reason for Change
<p><b>23.2</b> We may demand repayment of the full amount you owe us (including any Special Transactions) if: a) we find out that our decision to lend to you was based on inaccurate, misleading or incomplete information; or b) you break this agreement regularly or seriously, die, become bankrupt or make a voluntary arrangement with other people you owe money to; or Credit Cards – Terms and Conditions Page 10 of 12 c) you have broken the terms of another agreement you have with us and as a result we have given you notice ending that agreement and we have reasonable grounds for thinking that you may not be able to continue making payments under this agreement. Before making any demand we will provide you with any notices required by law.</p> <p><b>23.3</b> We may close your Account (by providing two months' written notice), cancel or suspend your right to use your Account or reduce your Credit Limit if it has been dormant, meaning there have been no Transactions or a zero balance for a period of six months or more. Before we close, cancel or suspend your right to use your Account, we will contact you to determine whether you intend to make any further Transactions on your Card.</p> <p><b>23.4</b> Once notice has been given, Cards, Card numbers and PINs must not be used and you must destroy them or, if we ask you to, return all Cards having cut them into several pieces and cancel any instructions or authorities you have given others to charge your Account. You must continue to make all payments due under this agreement, which will continue until you have repaid all amounts owed to us, including amounts added to the Account after the notice to end the agreement.</p>	<p><b>23.3</b> In exceptional circumstances, we can end this agreement immediately without giving you advance notice. We'll only do this if:</p> <p>a) you've acted abusively, offensively or violently towards any of our staff; or</p> <p>b) you've broken this agreement regularly or seriously; or</p> <p>c) we find out that our decision to lend to you was based on inaccurate, misleading or incomplete information;</p> <p>d) we have suspended your card under Condition 15.1(d) and you have repaid all amounts that you owe us.</p> <p><b>23.4</b> We may demand repayment of the full amount you owe us (including any Special Transactions) if:</p> <p>a) we find out that our decision to lend to you was based on inaccurate, misleading or incomplete information; or</p> <p>b) you break this agreement regularly or seriously, die, become bankrupt or make a voluntary arrangement with other people you owe money to; or</p> <p>c) you have broken the terms of another agreement you have with us and as a result we have given you notice ending that agreement and we have reasonable grounds for thinking that you may not be able to continue making payments under this agreement. Before making any demand we will provide you with any notices required by law.</p> <p><b>23.5</b> We may close your Account (by providing two months' written notice), cancel or suspend your right to use your Account or reduce your Credit Limit if it has been dormant, meaning there have been no Transactions or a zero balance for a period of six months or more. Before we close, cancel or suspend your right to use your Account, we will contact you to determine whether you intend to make any further Transactions on your Card.</p> <p><b>23.6</b> Once notice has been given, Cards, Card numbers and PINs must not be used and you must destroy them or, if we ask you to, return all Cards having cut them into several pieces and cancel any instructions or authorities you have given others to charge your Account. You must continue to make all payments due under this agreement, which will continue until you have repaid all amounts owed to us, including amounts added to the Account after the notice to end the agreement.</p>	<p>b) if you've broken this agreement regularly or seriously; or</p> <p>c) if we find out that our decision to lend to you was based on inaccurate, misleading or incomplete information; or</p> <p>d) if we have suspended your card under Condition 15.1(d) and you have repaid all amounts that you owe us.</p>