

# Contactless Cards

A range of our cards, including the 11213 Credit Card, come with contactless technology. This means that wherever you see the contactless symbol  you can pay for items in seconds.

It's convenient and easy – no more fiddling around for loose change or remembering your PIN – simply place your card against the reader, wait for the green light and go!

Please note: The limit for contactless purchases will be increasing from £20 to £30 from 1st September 2015. All retailers are expected to have made this change by 31st October 2015.



<p><b>My card is contactless – what does this mean?</b></p> <ul style="list-style-type: none"> <li>■ You can use it wherever you see the contactless symbol displayed .</li> <li>■ You can pay for items of up to £20<sup>1</sup> in seconds.</li> <li>■ You can pay for items without needing to enter your PIN.</li> </ul>	<p><b>Is contactless secure?</b></p> <ul style="list-style-type: none"> <li>■ Your contactless card comes with built in security features.</li> <li>■ We will occasionally ask you to enter your PIN during a contactless transaction just to make sure it's always you using the card.</li> <li>■ If your card is lost or stolen, we cover any transactions that are made as long as you take the correct precautions we recommend<sup>2</sup>.</li> </ul>
<p><b>Where can I use it?</b></p> <ul style="list-style-type: none"> <li>■ There are many shops, restaurants and cafes which already accept contactless payments and the list is growing.</li> <li>■ You can use your contactless card to pay for journeys on London Buses, the tube, tram, Docklands Light Railway (DLR), London Overground and National Rail services that accept Oyster and you could earn 3% cashback if using your 11213 Credit Card (earn a maximum £3 a month on spend of up to £100 on either petrol or rail and Transport for London travel or a combination of these).</li> <li>■ You can use your contactless card wherever you see the contactless symbol .</li> <li>■ For a full list of places which accept contactless payments visit <a href="http://www.mastercard.co.uk/contactless">www.mastercard.co.uk/contactless</a> or <a href="http://www.visa.co.uk/products/visa-contactless">www.visa.co.uk/products/visa-contactless</a></li> <li>■ Contactless only works when your card is held next to the contactless reader. This is to ensure that the correct card is being used.</li> <li>■ Don't forget – you can choose to use Chip and PIN or contactless to make purchases with your card.</li> </ul>	<p><b>How do I get one and how do I get started?</b></p> <ul style="list-style-type: none"> <li>■ The Santander 11213 Credit Card now comes with contactless technology.</li> <li>■ For existing customers a 11213 Credit Card with contactless functionality will automatically be sent to you upon renewal, you will not need to contact us to request one. You can also request a contactless card now by calling Customer Services on 0800 9 123 123<sup>3</sup></li> <li>■ You may also be eligible for a contactless Debit Card on your Santander current account. If so, you will automatically be sent one upon renewal. You can also talk to us in branch to find out if you are eligible and to request a new contactless card now, in advance of your automatic renewal.</li> <li>■ For new current account customers who are eligible for a contactless Debit Card this will automatically be sent to you after you open your account.</li> <li>■ Use your contactless card for a normal Chip and PIN transaction at least once before making a contactless purchase (our way of making sure you have received your card).</li> </ul>

## Want to know more about contactless?

To find out how you can make the most of your new contactless card and the many ways it can benefit you, see overleaf for our full range of Frequently Asked Questions.

### Did you know?

In London, contactless card payments are now accepted on Buses, the tube, tram, Docklands Light Railway (DLR), London Overground and National Rail services that accept Oyster, so the 11213 Credit Card is the ideal choice when travelling round London. Not only is it quick and easy to pay for your journeys, at the same time you could earn 3% cashback on spend of up to £100 a month on either petrol or rail and Transport for London travel or a combination of these.

**16.5% APR** representative (variable). An annual fee applies.

Credit is available subject to status, only to permanent UK residents aged 18 and over. You must have an income of £7,500 per year or more and have a good credit history, for example, no county court judgments or bankruptcy history.

Other cashback exclusions, limits and terms apply. For full cashback terms, visit [santander.co.uk](http://santander.co.uk) or ask in branch.

# Contactless Cards Frequently Asked Questions

## About contactless technology

### What is contactless technology?

Contactless technology is a fast, easy and secure way to pay for goods and services under £20<sup>1</sup> without entering a PIN. Contactless cards have an embedded antenna in the plastic so that when they are used at a contactless reader they securely transmit purchase information to and from the contactless reader. All you have to do is place your contactless card over the contactless reader to make the payment.

### How does contactless technology benefit me?

- It's faster and easier than other types of payment
- You don't always have to carry cash or worry about looking for exact change when making small value everyday purchases at participating retailers
- You don't have to enter your PIN for payments under £20<sup>1</sup> (you may occasionally be asked to enter your PIN as a security measure to verify that you, the authorised cardholder, are still in possession of the card)
- There's no need to queue for so long; contactless speeds up the time it takes to make a payment
- You are in control because your card never has to leave your hand when making a payment at the reader
- You will have a record of all your everyday purchases on your account statement

### How do I know if my card comes with contactless technology?

If you see the following symbol on your card it means that your card comes with contactless technology: )))

### Will I need to activate the contactless functionality once I receive my new Santander contactless Debit Card?

Yes, you will need to use your new contactless Debit Card for a normal Chip and PIN transaction at least once before making a contactless purchase (our way of making sure you have received your card). Once you have done that your card is ready for contactless payments.

### Will I need to activate the contactless functionality once I receive my new Santander contactless 11213 Credit Card?

When you first receive your new 11213 Credit Card you will need to activate it. If you are registered for online banking, primary cardholders can activate their card at [santander.co.uk](https://www.santander.co.uk) or by calling us on 0800 783 7830<sup>4</sup>. Additional cardholders can also activate their own card by calling this number.

Once you have activated your card, use your new contactless card for a normal Chip and PIN transaction at least once before making a contactless purchase (our way of making sure you have received your card). Once you have done that your card is ready for contactless payments.

### Do I have to use contactless?

No. Contactless technology is an additional feature on your card, however it is up to you whether you choose to pay with contactless or Chip and PIN.

## Making contactless payments

### How can I start using my contactless card?

Use your new contactless card with your PIN at least once for a payment (our way of making sure the right person has the card) then follow the steps below to start making contactless payments.

1. Look for the contactless symbol ))) when paying for items up to the value of £20<sup>1</sup>
2. Touch the reader with your contactless card
3. Confirm successful payment when you see the green light and hear the beep. For extra security you may occasionally be asked to enter your PIN
4. The reader will confirm that your payment is approved.

### How do I know when the payment has been made?

The card reader will indicate that the payment has been made. A green light and beep indicates a successful payment.

### How do I know if a retailer accepts contactless payments?

Any retailer who displays the contactless symbol can accept contactless payments: )))

**Where can I use my contactless card?**

You can use your contactless card wherever you see the contactless symbol. There are already lots of retailers in the UK that offer contactless payments. Find out where you can use your contactless card here: [www.mastercard.co.uk/contactless](http://www.mastercard.co.uk/contactless) or [www.visa.co.uk/products/visa-contactless](http://www.visa.co.uk/products/visa-contactless)

**How close does my card need to be to the reader?**

You should hold your contactless card within a few centimetres of the contactless reader. If you choose to keep multiple cards in your wallet or purse while paying, only one card will be read by the contactless reader. If you have multiple cards in your wallet or purse, the card read by the reader and the account charged may not necessarily be the one you intended.

We strongly recommend that you remove the card you want to use from your wallet or purse when touching the reader to make sure the right card is used.

**Is there a limit on the value of goods I can purchase with my contactless card?**

You can use your contactless card to pay for items up to the value of £20. It's important to note that the limit for contactless purchases will be increasing from £20 to £30 from 1st September 2015. All retailers are expected to have made this change by 31st October 2015. For purchases over this amount you will need to enter your PIN.

**Will I receive a receipt for my transaction?**

If you'd like a receipt to confirm the contactless transaction, just ask the merchant when you pay.

**I carry more than one card in my wallet; which one will be used if I touch my wallet to the reader?**

If a wallet or purse is touched against the reader more than one contactless card could be detected. Therefore we strongly recommend that you remove the card you want to use from your wallet or purse when touching the reader to make sure the right card is used.

**Can I use my contactless card abroad?**

Yes, you can use your contactless card abroad just as you can in the UK. Contactless transactions will be accepted wherever the contactless symbol is displayed . You might want to check if any additional fees or charges will apply if you are planning to use your contactless card abroad. You can find out more information about this in the Credit Card and Current Account Help and Support sections.

Please be aware that the contactless transaction limit of £20<sup>1</sup> may vary depending on local limits (may be more or less).

**Can I still use contactless if I'm using Apple Pay?**

Yes. Apple Pay is just another way for you to pay for items using contactless technology. Apple Pay essentially turns your iPhone 6, iPhone 6 plus or Apple Watch into a payment card, so if you want to use Apple Pay in a store you hold your phone or watch to the contactless reader instead. If you still want to carry your card you can use it to tap and pay with contactless whenever you wish.

**Security of contactless payments****Is contactless technology secure?**

Yes. Contactless uses the latest secure encryption technology (the same as Chip and PIN) so you can feel confident when using it to pay for items. There is a maximum amount of £20<sup>1</sup> allowed per transaction and, from time to time, you will be asked to enter your PIN to verify that you are the genuine card holder. If your card is lost or stolen, you're protected against fraud loss – providing you take the kind of precautions we recommend and let us know as soon as you realise that your card is lost or stolen.

**Could I unknowingly make a purchase as I walk past a reader?**

No. The retailer must have entered the amount for you to approve first, and then your card has to be held within a few centimetres of the reader for longer than half a second.

**Could my card details be intercepted during a payment?**

Contactless only works when a card is close to the card reader. This makes it virtually impossible for any details to be intercepted while in use. Also, each card reader contains secure technology based on industry-wide standards.

**Is there any chance that payments may be taken twice from my account?**

No. Contactless card readers are only able to make one transaction at a time. As a safeguard, each transaction must be complete or void before another can take place.

**What should I do if my contactless card has been lost or stolen? What about if somebody makes payments using my lost or stolen card?**

You should notify us as soon as possible by calling us on 0800 9 123 123<sup>3</sup>. You will have the same cover against fraudulent transactions as you do with Chip and PIN transactions, you must tell us as soon as possible if your card is missing, lost or stolen or there are any transactions on your account you don't recognise.

## Contactless payments on the Transport for London (TfL) network

### Can I use my contactless card on the TfL network?

Yes, you can use your contactless card on London Buses, the tube, tram, Docklands Light Railway (DLR), London Overground and National Rail services that accept Oyster.

TfL are reviewing further ways to increase the availability of contactless (these include High Speed 1 link and Gatwick Express). Customers will be advised if contactless is accepted at the relevant train locations when the functionality is available.

### Will using a contactless card be the same as using pay as you go on Oyster?

Yes. To pay with contactless, simply touch the card reader with your contactless card to pay - when you hear the beep, and/or see a green light, your payment is complete in the same way as for Oyster. To ensure you pay the right fare you must touch in:

- as you board a bus;
- before you board a tram;
- at the start of all journeys on the tube, DLR, London Overground and National Rail and again at the end of the journey.

### I pay a concession fare when using my Oyster card, will this also apply if I pay with my contactless card?

No, if you pay with your contactless card you will be charged a full adult fare. Visit [www.tfl.gov.uk/fares](http://www.tfl.gov.uk/fares) for the latest fares or contact TfL Customer Services on 0343 222 1234.

### If I carry my contactless cards and my Oyster card in my wallet, which one will be debited if I touch my wallet to the reader?

Only touch the card you want to pay with on the card reader to make sure the correct card is charged.

### What is 'card clash'?

If you touch your purse or wallet containing more than one contactless card (including an Oyster card, contactless Debit or Credit Card) on a reader you could experience card clash. Card clash can happen if a wallet or purse is touched against the reader and more than one contactless card is detected. If this happens, one of the following could happen:

- You get a red light when you touch in on a yellow card reader on a bus, ticket gate or free-standing yellow card reader, which means you have not paid;
- If you are at a ticket gate it does not open;
- Your fare could be charged to a card that you did not intend to pay with;
- You're charged two maximum fares - this could happen because the yellow card reader reads one card when you touch in at the start of your journey and a different card at the end when you touch out.

To avoid card clash only touch the card you want to pay with on the card reader.

For assistance to resolve issues where the incorrect card has been charged call TfL Customer Services on 0343 222 1234.

### What happens if TfL detects more than one card?

Where the TfL's card reader detects more than one card in the majority of cases entry to TfL's transit network will be denied. Where a 'card clash' has not been detected, TfL will charge travel to the first card it identifies. For assistance to resolve issues where the incorrect card has been charged call TfL Customer Services on 0343 222 1234.

### How can I avoid 'card clash' if I carry my contactless cards and my Oyster card in my wallet or purse?

Only touch the card you want to pay with on the card reader.

### What should I do if I think I've been charged the wrong amount for a journey on the TfL network?

You should sign up for a TfL online account at [www.tfl.gov.uk/contactless](http://www.tfl.gov.uk/contactless) to be able to view up to 12 months of journey and payment history or call TfL Customer Services on 0343 222 1234.

### Can I get a refund if I have unintentionally touched my contactless card on the yellow card reader by mistake?

If you did not mean to touch your card on a reader TfL will look to resolve issues where the incorrect card has been charged; you can call TfL Customer Services on 0343 222 1234.

### What happens if I don't touch in or touch out when using a contactless card?

TfL may charge a maximum fare for an incomplete journey to the card that has been used. If you think you have made an incomplete journey you should sign up for a TfL online account at [www.tfl.gov.uk/contactless](http://www.tfl.gov.uk/contactless) to be able to view up to 12 months of journey and payment history or call TfL Customer Services on 0343 222 1234.

### What happens if I touch in with one card and use another to touch out when using a contactless card on the Tube?

It is important that you use the same contactless payment card for all your journeys. If you touch in on a yellow card reader with one contactless payment card and touch out with a different card, you could be charged two maximum fares for two incomplete journeys. Using different cards to pay for travel also means that you won't be able to benefit from capping.

If you think you have made an incomplete journey you should sign up for a TfL online account at [www.tfl.gov.uk/contactless](http://www.tfl.gov.uk/contactless) to be able to view up to 12 months of journey and payment history or call TfL Customer Services on 0343 222 1234.

### Why did the ticket inspector ask to see my contactless card?

In the same way that a ticket inspector might ask to see your ticket to check that you have paid, the same applies with contactless journeys. The inspector should not need to take hold of your card to do this, simply touch your card on the inspector's portable card reader when asked.

### I thought I had touched my card on the card reader to pay for my journey but the inspector said I hadn't and now TfL are charging me a Penalty fare – how can I dispute this?

When you touch your contactless card on the card reader you must check for the green light and/or listen for the beep which means your payment has been successful. If you didn't touch the card reader to pay, TfL may charge you a Penalty fare. TfL has an appeal process for Penalty fares; visit [www.tfl.gov.uk/fares](http://www.tfl.gov.uk/fares) for further information or contact TfL Customer Services on 0343 222 1234.

### How much is a single adult fare when I use a contactless card?

Please visit [www.tfl.gov.uk/fares](http://www.tfl.gov.uk/fares) for the latest fares or contact TfL Customer Services on 0343 222 1234.

### Do I have a daily limit when I use my contactless card?

No - you just need to have sufficient funds to cover the cost of the fare.

### I use my card for expenses and need to claim it back; can I get a receipt for my travel?

No, using a contactless card will be the same as Oyster. You should sign up for a TfL online account at [www.tfl.gov.uk/contactless](http://www.tfl.gov.uk/contactless) to be able to view up to 12 months of journey and payment history or call TfL Customer Services on 0343 222 1234.

### What if I want to buy more than one fare? I want to pay for my family's bus travel as well as my own on my contactless card - is this possible?

Just like Oyster, you can only pay for one person per journey per contactless card - so you will need to use an alternative method of payment for each person.

### Can I use my contactless card and Oyster card interchangeably during a week?

Yes. You could use your Oyster card one day and your contactless card on another day in the same week. However, you should always use the same card for all your travel if you want to benefit from daily or Monday to Sunday capping.

### Can I see the details of my journey on my statement?

Your travel transaction will show on your statement as a normal retail transaction, in the same way that you see a transaction at a shop or restaurant. The journey details (where you travelled to and from) won't be shown. You should sign up for a TfL online account at [www.tfl.gov.uk/contactless](http://www.tfl.gov.uk/contactless) to be able to view up to 12 months of journey and payment history or call TfL Customer Services on 0343 222 1234.

All contactless transactions will appear on your monthly statement along with any other non-contactless spend.

<sup>1</sup> The limit for contactless purchases will be increasing from £20 to £30 from 1st September 2015. All retailers are expected to have made this change by 31st October 2015.

<sup>2</sup> If your card is lost or stolen or you think that it or the personal security details or card number may be misused, or that someone may know your personal security details or PIN, you must tell us as soon as possible. You must give us all the information you have and any other information we ask for to help us. You will not have to pay for any unauthorised use of your card or PIN after you have told us that it is lost or stolen or you think that it may be misused by someone other than you or an additional cardholder, unless you or an additional cardholder have acted fraudulently or were responsible for the misuse, for example by allowing someone else to have the card.

<sup>3</sup> Lines are open Monday to Sunday 7am to 11pm.

<sup>4</sup> Lines are open Monday to Thursday 9am to 8pm, Friday 9am to 7pm and Saturday 9am to 5pm.

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