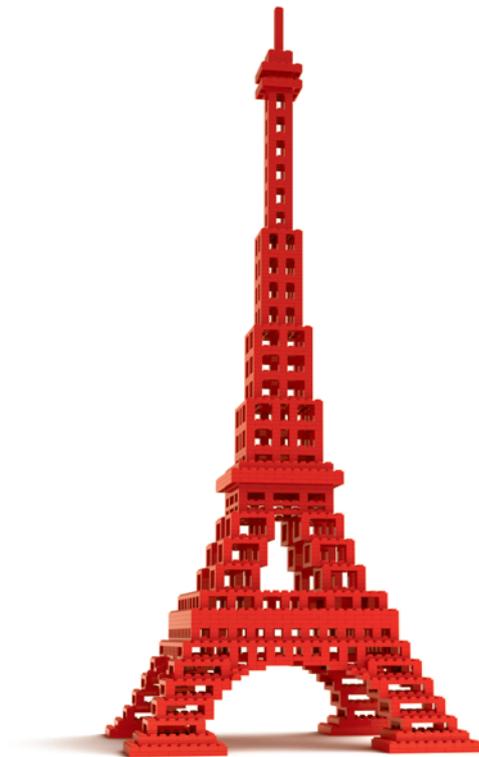


CURRENT ACCOUNTS

# Get the most out of your Travel Reward Current Account.



Driven to do better.

 **Santander**  
VALUE FROM IDEAS

[santander.co.uk](https://www.santander.co.uk)

# Travel Reward Current Account

For full terms, conditions, restrictions and exclusions see your policy booklet which was sent in your Welcome Pack. If you need a duplicate policy booklet please go to [www.santander.co.uk/currentaccounts](http://www.santander.co.uk/currentaccounts)

Benefit		Main limitations and exclusions		How to ensure you can benefit	
		Step 1. Reasons why you might contact us	Step 2. What you need to provide	Step 3. How to contact us	
	<p><b>Annual worldwide family travel insurance</b> Annual worldwide travel insurance, including winter sports, for up to two adults and four dependent children (up to the age of 21 in full time education) all living at the same address.</p>	<ul style="list-style-type: none"> <li>■ Cover is not available as standard for the following but upgrades are available for an additional supplement:               <ul style="list-style-type: none"> <li>– trips over 31 days.</li> <li>– winter sports over 17 days in total each year.</li> </ul> </li> <li>■ If you are aged 65 or over, you will need to pay an additional age supplement of £50 per account per year but winter sports cover is not included.</li> <li>■ If you have pre-existing medical conditions you may not be covered or you may be required to pay an additional supplement.</li> <li>■ UK trips must be pre booked and for a minimum of two consecutive days.</li> </ul>	<ul style="list-style-type: none"> <li>■ To notify us of pre-existing medical conditions and understand if we can provide cover for these conditions.</li> <li>■ In the event of a medical emergency abroad, doctors will be able to access important medical information you have recorded on the medical manager.</li> <li>■ To register your claim over the phone.</li> </ul>	<p>You need to contact us if you:</p> <ul style="list-style-type: none"> <li>■ have any pre-existing medical conditions.</li> <li>■ are aged 65 or over and wish to pay the supplement for travel insurance to continue.</li> <li>■ think you may not be covered under the exclusions and wish to check this with us.</li> </ul> <p><b>Whilst family members are covered subject to terms and conditions, we recommend you register:</b></p> <ul style="list-style-type: none"> <li>■ the names and dates of birth of family members to be covered.</li> </ul>	<p>Call <b>0844 848 7073</b> Lines are open Monday to Thursday 9am to 8pm, Friday 9am to 7pm and Saturday 9am to 5pm (see note 2)</p>
	<p><b>RAC breakdown cover</b> Provides breakdown cover in the UK for accountholders, at home or by the roadside. If your vehicle cannot be repaired we'll arrange for transportation of you and the vehicle to a single destination of your choice. Provides roadside assistance and towing to nearest suitable repairer in Europe.</p>	<ul style="list-style-type: none"> <li>■ Cover is not included for vehicles over 5.5m in length.</li> <li>■ Standard cover is for account holders only; cover for additional family members is available for an additional supplement.</li> <li>■ Total claims limit of £2,500 for roadside assistance, recovery and additional accommodation or travel expenses in Europe.</li> <li>■ Now your cover is with RAC and we cover you personally, your car is not covered if someone else is driving it.</li> </ul>	<p><b>You do not need to contact us for RAC breakdown cover.</b></p>		
	<p><b>Mobile phone insurance</b> Worldwide cover against loss, theft, breakdown and damage to your mobile phone. Up to £1,000 cover for unauthorised calls.</p>	<ul style="list-style-type: none"> <li>■ The maximum value of replacement handsets is £300. In the event of a claim a £25 excess would be payable.</li> <li>■ You are not covered for theft by someone living at your address.</li> </ul>	<ul style="list-style-type: none"> <li>■ You must register your handset to be covered.</li> <li>■ Any authorised users must also be registered to be covered.</li> </ul>	<ul style="list-style-type: none"> <li>■ Mobile number, handset make/model, IMEI number (press *#06# on your handset), date you bought the handset, network.</li> <li>■ Authorised usernames.</li> </ul>	<p>Call <b>0844 848 7073</b> Lines are open Monday to Thursday 9am to 8pm, Friday 9am to 7pm and Saturday 9am to 5pm (see note 2)</p>
	<p><b>Card loss assistance</b> Provides assistance if your debit, credit or membership cards are lost or stolen anywhere in the world. Temporarily advances the following funds in an emergency:         <ul style="list-style-type: none"> <li>– up to £3,000 for hotel bills.</li> <li>– up to £3,000 emergency cash.</li> <li>– up to £5,000 for travel tickets (subject to your credit status, and which must be repaid within 28 days).</li> </ul>         Covers up to five people living at the same address.</p>	<ul style="list-style-type: none"> <li>■ Cards must be reported within 24 hours of discovering they are lost or stolen.</li> </ul>	<ul style="list-style-type: none"> <li>■ Allows you to keep a record of all your card details in one place should you need to access it.</li> <li>■ One simple call allows you to report all your cards as lost or stolen and order replacement cards. You don't need to call all providers individually – we'll do the legwork for you.</li> </ul>	<ul style="list-style-type: none"> <li>■ Card numbers, card issuers and provider, sort code/account number (for debit cards).</li> <li>■ The names and dates of birth of family members to be covered.</li> </ul>	<p>Call <b>0844 848 7073</b> Lines are open Monday to Thursday 9am to 8pm, Friday 9am to 7pm and Saturday 9am to 5pm (see note 2)</p>

**Duplicate insurance or assistance.** Remember, if you already have any of the above types of protection or assistance benefits with another provider this may result in you having duplicate cover/service, which you will be paying for twice.

Note 2: You can register for all of the benefits included in the table above in one call. Calls cost 10 pence plus up to 6 pence per minute depending on your BT call plan. Mobile and other providers' charges may vary.

Benefit		Main limitations and exclusions			How to ensure you can benefit		
		Step 1. Reasons why you might contact us	Step 2. What you need to provide	Step 3. How to contact us			
 <p><b>Legal advice</b> The telephone legal helpline will provide you with general legal advice, including but not limited to consumer disputes, employment, and landlord and tenancy issues.</p>	<p>Legal advice will be limited to advice on personal legal issues which is suitable to be given by phone.</p>			You do not need to contact us for legal advice.			
 <p><b>Lost and found service</b> Provides specially coded labels to help reunite you with your personal possessions in case these are lost.</p>	<ul style="list-style-type: none"> <li>We will not be liable for any of the costs (including communication and transportation costs) incurred whilst you are arranging the return of your items to you.</li> </ul>	<ul style="list-style-type: none"> <li>Once registered you will receive your Lost and Found tags. If your luggage is lost the finder can contact us using the information on the tag. We will then contact you to let you know where your luggage is.</li> </ul>	<ul style="list-style-type: none"> <li>Your preferred contact details.</li> </ul>	<p>Call <b>0844 848 7073</b> Lines are open Monday to Thursday 9am to 8pm, Friday 9am to 7pm and Saturday 9am to 5pm (see note 2)</p>			
 <p><b>Airport Angel</b> Access to over 550 airport lounges worldwide</p>	<ul style="list-style-type: none"> <li>You must activate your Airport Angel membership.</li> <li>We will only pay for a maximum of four visits to an Airport Angel lounge in any Airport Angel membership year for each account.</li> <li>The four visits can only be used by account holders. If you wish to visit more than four times in one year, or to take guests – including children – into the lounge you will be charged £15 per person per visit.</li> </ul>	<ul style="list-style-type: none"> <li>You need to register to activate your membership.</li> </ul>	<ul style="list-style-type: none"> <li>Payment card details to activate your membership.</li> </ul>	<p>Call <b>0844 848 7073</b> For your personal log-in details then go online to <a href="http://www.airportangel.co.uk">www.airportangel.co.uk</a> Lines are open Monday to Thursday 9am to 8pm, Friday 9am to 7pm and Saturday 9am to 5pm (see note 2)</p>			
 <p><b>Retail and leisure discounts</b> Providing you with discounts on dining, days out and pampering</p>	<ul style="list-style-type: none"> <li>Offers change from time to time so it is important to check <a href="http://www.reward4family.co.uk">www.reward4family.co.uk</a> or call to find out what's new.</li> </ul>			You do not need to contact us for retail and leisure discounts.			
 <p><b>Commission free travel money</b></p>	<ul style="list-style-type: none"> <li>Order online only via <a href="http://www.santanderaccountbenefits.co.uk">www.santanderaccountbenefits.co.uk</a></li> <li>Minimum order £300.</li> </ul>			You do not need to contact us for travel money.			

For full terms, conditions, restrictions and exclusions see your policy booklet.

## How the benefits add up

This table highlights the added value and potential saving this account offers you. The value provides an indication of the costs and premiums of obtaining this benefit or service separate to your Travel Reward Current Account.

Current account benefits	Annual value	Value based on:
In-credit interest earned on a rate of 2.5% AER gross (variable) after 12 months.	£28	Interest earned in a year, on an account funded with at least £1,000 per month with an average balance of £1,099 compared to an account earning an in-credit rate of 0% AER (variable).
<b>Insurance and assistance benefits</b>		
Annual worldwide family travel insurance	£219	An annual worldwide family travel insurance policy, maximum trip length 31 days, from Dogtag. Your actual savings will be dependent on your personal circumstances.
RAC UK and European breakdown cover	£259	Equivalent level of RAC breakdown cover.
Mobile phone insurance	£108	A yearly Phonesafe policy from CPP.
Card loss assistance	£18	The price of a yearly card assistance service from CPP.
Legal advice	Not included in the benefit value	No comparable service offering expert legal advice provided over the phone.
<b>Leisure benefits</b>		
Lost and found	Not included in the benefit value	No comparable retail equivalent product.
Airport Angel	£128	The price of Airport Angel's Premium Membership at £65, four airport lounge passes at £15 each, and a paid for air text.
Dining, days out and pampering	£60	An average saving of £10 each, on four dining/days out vouchers and one pamper experience at an average saving of £20 per year. Accommodation offers with an average saving of £80 per year are also available but not included in the total value of benefits.
<b>Total annual benefit</b>	<b>£820</b>	
Monthly fee (yearly cost)	£180	
<b>Potential annual saving</b>	<b>£640</b>	

Rates correct as at 1 November 2011.

Benefit values are rounded to the nearest pound.

As a Travel Reward Current Account customer, we want to make sure that you're making the most of the additional benefits that come with your account, including the various insurance, assistance and leisure benefits.

**Here is a reminder of the benefits you have access to as part of your Travel Reward Current Account, worth over £800, in return for your £15 monthly fee (£180 per year) (see note 1).**

- **Annual worldwide family travel insurance** – including winter sports (restrictions apply, such as, if aged 65 or over and for certain pre-existing medical conditions – see table overleaf for more details).
- **RAC breakdown cover in the UK and Europe** – including national recovery and cover at home for anyone named on the account, as driver or passenger, in any vehicle (subject to terms and conditions). Under the previous breakdown cover, one vehicle was covered for any driver, regardless of whether they were named on the account.
- **Mobile phone insurance** – worldwide cover against loss, theft, breakdown and damage.
- **Card loss assistance** – one call to cancel all your cards if they are lost or stolen anywhere in the world.
- **Legal advice** – access to expert legal advice by phone.
- **Airport Angel** – access to over 550 airport lounges worldwide.
- **Lost and found service** – secure luggage tags to keep your bags safe.
- **Great savings on dining, days out and hotel accommodation.**
- **Commission free travel money** – delivered to your door free of charge (minimum order £300).

Even though you can enjoy the majority of these benefits automatically, by simply calling **0844 848 7073** to register you will get the most from your account – this can make the world of difference should the worst happen, potentially saving you time and money. For more details see the 'How to ensure you can benefit' section of this leaflet.

Note 1: See 'How the benefits add up' section for further details on the benefit values.

Benefits are provided by Card Protection Plan Limited, Homecare Insurance Limited, First Rate Exchange Services Limited and I-Deal Promotions Limited. Customers must read the Terms and Conditions of each benefit as some are only available to the account holder(s).

Mobile phone insurance and Travel insurance are provided by Homecare Insurance Limited, Holgate Park, York YO26 4GA. Registered number 2793290.

RAC UK and European breakdown cover is arranged by Card Protection Plan Limited and underwritten by RAC Motoring Services and RAC Insurance Limited. RAC Motoring Services, 8 Surrey Street, Norwich, Norfolk NR1 3NG. Company No. 01424399. RAC Insurance Limited, 8 Surrey Street, Norwich NR1 3NG. Company No. 02355834.

Assistance benefits are provided by Card Protection Plan Limited, Holgate Park, York YO26 4GA, Registered number 1490503.

Leisure benefits provided by I-Deal Promotions Limited. Registered Office: Holgate Park, Holgate Road, York YO26 4GA. Registered number 07584558.

Travel money benefits provided by First Rate Exchange Services Limited. Registered Office: Falcon House, 115-123 Staines Road, Hounslow, Middlesex TW3 3LL. Registered number 04287490.

Details correct as at 19.10.2011.

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