

Cashback Terms for your Santander Edge

These terms apply to cashback payments on your credit card.

1. What is cashback?

Cashback is a reward for spending on your card. Every time you make an eligible purchase, we'll give you back a percentage of the money you've spent. We explain what eligible purchases are below.

We pay you the cashback, so it won't affect any offers a retailer may give.

2. When will you earn cashback?

You can earn cashback on eligible purchases made with your card.

Important: you will only earn cashback on your purchases if you also have a personal UK current account with Santander. Cahoot, Cater Allen and Business Banking current accounts are not eligible. We refer to this as a 'Santander current account' in these terms.

You'll earn cashback on...

We call these 'eligible purchases' in these terms.

- Purchases of goods and services made by you or an additional cardholder on your card

You won't earn cashback on...

antand

3. Do you have to have a Santander current account to earn cashback?

Yes. We'll only pay you cashback on your eligible purchases if you have an open Santander current account.

4. What happens if you close your Santander current account?

If we see that you've closed your Santander current account, we'll contact you and give you 60 days to open another one before we stop your cashback.

If you don't open another Santander current account within 60 days, we'll stop your cashback and we'll also stop charging you the monthly fee. If you open a Santander current account after 60 days, we won't reinstate the cashback or start charging you the monthly fee on your Santander Edge credit card.

5. How much cashback will you earn?

You'll earn 2% on your eligible purchases during the first 12 months from the date of account opening. We call this the 'first year'.

After the first year you will earn 1% on your eligible purchases.

During the first year, each month we'll add up the amount of all your eligible purchases on your statement for that month. You'll earn 2% of that amount. We'll then add the cashback to

8. How can we change these terms?

We can change these terms at any time. That includes changing the rates at which you earn cashback or removing cashback. We'll give you at least 30 days' notice if we're going to do this. But if the change is to your advantage, we might make the change immediately and tell you about it within 30 days after we make the change.

We'll do this by post, email, on your statement, or as an eDocument you can see in Online or Mobile Banking.

9. Got questions or a complaint?

If you have any questions about how much cashback you've earned, you can call us on **0330 9 123 123**. Calls may be recorded and monitored for training and security purposes.

We're sorry if we haven't provided you with the service you expect. By telling us about it, we can try to put things right for you and make improvements. We want to sort things out for you as soon as we can. Please contact our dedicated complaints department on **0800 171 2171**. We'll aim to provide you with a decision as quickly as we can.

You can find more information on our complaints process, including when we'll get back to you, on our website. You can also ask us for our complaints leaflet.

If you aren't happy with our response, you might be able to refer your complaint to the Financial Ombudsman Service. Details of how to complain to the Financial Ombudsman Service are available at: **[financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)**

Alternative formats
