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Call us on **0330 123 0061**



Talk to us in branch

## Santander World Elite™ Mastercard®

Key Facts Document (including Pre-Contractual Explanation, Pre-Contract Credit Information and the Statement of Lender and Borrower Responsibilities)

Information correct as at 31 May 2022

Please read this Key Facts Document along with the Terms and Conditions – together they provide all the information you need about the credit card you're applying for.

This account may be withdrawn from sale at any time without notice.

**Monthly Fee** - a £15 monthly fee applies for this credit card.

### Eligibility

You can apply for a Santander World Elite Mastercard if you are a Santander Select or Santander Private customer, a permanent UK resident aged 18 years or over and have a guaranteed annual income of £7,500 or more (before tax), have a good credit record and have not been declared bankrupt, had a CCJ or an IVA within the last 6 years. We will conduct a credit check as part of the application and this will determine whether or not you're accepted and the credit limit that we can offer. We reserve the right to refuse any application. You can't apply for another Santander World Elite Mastercard if you already have one and are the main cardholder.

When completing an application, it's important the information you provide is true and accurate.

### Managing your Account

- You can access your account in Branch, Online, via Mobile and through Telephone Banking.
- Visit [santander.co.uk/register](https://www.santander.co.uk/register) or call us on **0330 123 0061\*** to register for Online Banking.
- For more information on Mobile Banking, visit [santander.co.uk/mobilebanking](https://www.santander.co.uk/mobilebanking)
- If you want to speak to us, call us on **0330 123 0061\***. If you're dialling from abroad, call **00 44 1908 216674**. If you have difficulties with your hearing or speech, and if you have a textphone, please use the Text Relay service by calling us on **18001 0330 123 0061\***.

Before you decide to apply for credit in the form of a credit card, there are also other lending options available that you may wish to consider. Please speak to a member of staff for more information.

### Going paper-free

You'll receive your documents and statements by post unless you've chosen paper-free in Online Banking. If you've chosen paper-free, your statements for this product, as well as some of your letters, will be sent to the document store in Online Banking. You'll receive an email when a document is ready to view. You can change your preferences on how to receive documents from us within Online Banking at any time.

### Financial Difficulties

If you would like more information about managing your finances please speak to us in a branch or give us a call; you can also find more information online in the help and support area of our website.

### Protect yourself from fraud

We take every step possible to keep your finances and personal details safe. However, you play an important role too. Never share a One Time Passcode (OTP) with another person, not even a Santander employee, and never download software onto your device either during or following an unexpected call. For more information about our approach to security as well as more useful information to help you stop the threat of fraud visit [santander.co.uk/personal/support/fraud-and-security](https://www.santander.co.uk/personal/support/fraud-and-security)

# Santander World Elite Mastercard Summary Box & Key Information

The information in this table summarises key product features and does not replace any terms and conditions.

Features	Summary		
<b>APR</b>	<b>49.8% APR</b> representative (variable)		
Other interest rates: <b>Purchases</b> <b>Cash transactions</b> <b>Balance transfers</b>	<b>Introductory or promotional rate:</b> 0% for 18 months from account opening N/A 0% for 18 months from account opening	<b>Monthly rate:</b> 1.457% p.m. 2.207% p.m. 1.457% p.m.	<b>Annual rate:</b> 18.9% p.a. 29.9% p.a. 18.9% p.a.
Interest free period	<ul style="list-style-type: none"> <li>Maximum of 56 days for purchases if you pay your balance in full and on time.</li> <li>There is no interest free period on cash transactions and balance transfers (subject to any interest free promotional offer).</li> </ul>		
Interest charging information: <b>Purchases</b> <b>Cash transactions</b> <b>Balance transfers</b>	From Date debited to your account Date debited to your account Date debited to your account	Until Repaid in full* Repaid in full* Repaid in full*	*Interest is calculated daily. You will not pay interest on new purchases if you pay your balance in full and on time each month. If you have not paid your balance in full in the previous month, you may receive a further interest charge in the following month even if you have paid your balance in the current month in full.
Allocation of payments	If you do not pay off your balance in full, payments we receive are applied to the highest interest bearing transactions first. We will pay off balances that are already on your statement before any new transactions. For further details, please refer to your credit card terms and conditions.		
Minimum repayment	<ul style="list-style-type: none"> <li>All default fees, monthly fee (if applicable), payment protection insurance premiums, and interest plus 1% of the remaining balance shown on your statement, plus any arrears payable (subject to a minimum of £5).</li> <li>If you only make the minimum payment, it will take longer and cost more to clear your balance.</li> </ul>		
Credit limit	Minimum credit limit £2,000. Maximum credit limit subject to status.		
Monthly fee	£15 monthly fee		
Charges	<b>Balance transfers</b> During introductory period After introductory period Cash transactions Copy statement	0% 3% (minimum £5) 3% (minimum £3) £0 for each copy of a statement	
Foreign usage	Payment scheme exchange rate  <b>One or more of the following may apply:</b> Non-sterling transaction fee Cash transactions	Rates can be found at <a href="https://www.mastercard.com">mastercard.com</a> or <a href="https://www.visaeurope.com">visaeurope.com</a>  0% of transaction 3% (minimum £3)	
Default charges	Over limit fee Late payment fee Returned payment fee Trace fee	£12 £12 £12 £25 (if you do not inform us of a change of address and we have to trace you)	
You can avoid paying additional charges by staying within your credit limit and ensuring that payments are received on time.			

# Santander World Elite Mastercard

## Pre-Contractual Explanation

### Understanding your credit card agreement

#### What is this document?

This document provides you with the key features of our credit card and is intended to help you decide if it is the right product for you. We're happy to talk you through any of the key features and the credit agreement either in branch or by calling us on **0330 123 0061\***.

The Pre-Contract Credit Information document and the Credit Agreement provide more details about our credit card and it's important that you read these carefully before you sign up for your credit card. If you're in branch you can take this information away with you to consider before applying.

#### Put simply

This is a summary of the key features and things you need to know about our credit card.

We've prepared a document for you called 'Pre-Contract Credit Information' which contains important information which you should also read.

#### Is a credit card right for my borrowing needs?

A Santander credit card is a credit product suited to short term borrowing but could be an expensive way to borrow large amounts over a long period. If you want to borrow over a longer period or borrow a substantial amount, then a Santander personal loan may be a better option as the interest rate is fixed for the term of the loan. A credit card is not suitable for paying other forms of long-term borrowing such as mortgage or personal loan repayments.

#### Put simply

A credit card can be very expensive if you're not careful how you use it.

It is best used when you can pay off the full balance quickly.

#### What interest rates and charges might apply?

Full details of our interest rates and charges can be found in the Costs of Credit section of the Pre-Contract Credit Information, as well as condition 4.1 (interest rates) and condition 8 (fees and charges) of the credit agreement.

##### ◦ Interest rates

There are different interest rates for purchases, balance transfers and cash transactions. For example, for withdrawing cash using your credit card you will pay a higher interest rate than if you used your credit card to make a purchase. Please note cash transactions include cash withdrawals, purchase of travellers' cheques and gambling. A cash transaction fee will also apply for cash transactions made in the UK or abroad. It will therefore cost you more to use your credit card for cash transactions rather than purchases.

##### ◦ Changing interest rates, fees or charges

We may increase interest rates or charges by giving you at least 30 days' notice. One of the reasons for increasing your interest rate is if our assessment of the risk of lending to you changes based on your particular circumstances or the way you use your account. Please refer to the Costs of Credit section in the Pre-Contract Credit Information or condition 4.9 of the credit agreement for more details.

Please be aware that any increase could increase the amount you have to pay each month and mean that it takes you longer to repay any outstanding balance.

##### ◦ Introductory interest rates

Introductory interest rates may be offered with this credit card and the term of any introductory offer will start from the date your account is opened. Details of these are contained in the Costs of Credit section of the Pre-Contract Credit Information and condition 4.1 of the credit agreement.

If you have not repaid the outstanding balance by the end of the promotional period, your standard purchase/balance transfer interest rate will apply to the remaining balance until it is repaid in full. The standard interest rates will be significantly higher than the introductory/promotional interest rates.

##### ◦ Fees and Charges

Please see the Costs of Credit section in the Pre-Contract Credit Information and condition 8 of the credit agreement for full details of our fees and charges.

##### ◦ Monthly Fee

We charge a monthly fee of £15 for this credit card.

##### ◦ Balance transfers

We don't charge a balance transfer fee on any balance transfers made during the introductory period. Once the introductory period ends, we will charge 3% (minimum £5) for each balance transfer.

When making a balance transfer, the minimum amount is £100 and the maximum must not exceed 95% of your available credit limit.

#### Put simply

Cash withdrawals are more expensive than purchases because you start paying interest immediately and will be charged a fee for each cash withdrawal made in the UK or abroad.

We charge a monthly fee of £15 for this credit card. We don't charge a balance transfer fee on any balance transfers made during the introductory period. We can change the fees (including the monthly fee and amending the balance transfer fees) and interest rates on your card. We'll let you know in advance if we plan to do this. Any introductory rate we offer you starts from the date your account is opened.

For detailed information on fees and charges please read the Costs of Credit section in the Pre-Contract Credit Information and condition 8 of the credit agreement.

# Pre-Contractual Explanation

## Understanding your credit card agreement (continued)

### How much will I have to pay under the credit agreement?

The total amount you have to repay each month will depend on how much you spend using your credit card and how much of the outstanding balance you repay each month.

Every month, you can repay as much of the balance as you like but you must pay at least the minimum payment which will be a percentage of the balance outstanding. Your minimum payment will be shown on your statement each month as well as the date by when you must pay. Details of how your minimum payment is calculated are set out in the Key Features section of your Pre-Contract Credit Information.

If you only pay the minimum payment each month you will be charged interest and it will take you longer, and cost you more overall, to clear your balance.

If for two consecutive 18 month periods, you pay off less of the principal amount of the transactions added to your account than you pay in interest, fees and charges then we will have to change the way you repay and may also need to restrict your use of the account. We will have to do this even if you have not breached the terms of your agreement.

### Put simply

It will cost you more if you only make your monthly minimum payments. It will cost you less if you pay off the full balance quickly.

### What are the consequences to me if I do not keep up with repayments?

If you pay late or don't pay at all, we will charge you a late payment fee of £12 as well as interest. This will mean that the amount you owe us will grow.

If you do miss a payment or pay us late, this can affect your credit rating which may make it more difficult or more expensive for you to get credit from us or another lender in the future.

It could also result in legal action being taken against you (or your home). In rare cases such enforcement may include obtaining a charging order from the court that is registered against your home.

In certain cases, we may decide to sell or transfer your debt to a debt recovery company. That company may commence legal proceedings against you that may result in enforcement action being taken against your property for recovery of the monies owed.

If you have other accounts with Santander, we may use money held in those accounts to pay off your outstanding balance.

We will contact you before we do this.

### Put simply

If you miss your minimum payment you get charged a £12 fee, plus the interest keeps building up, so you end up paying back more. We will also record details with a credit reference agency and your credit rating could go down which would make it harder to get future credit.

If you miss multiple repayments, your credit rating can be damaged and you might have legal proceedings brought against you. In the very worst case your debt might be secured against your house or your debt may be transferred to a debt management company.

To avoid getting into this situation, please contact us if you are having difficulties in making your repayments.

### Changing your mind

If you decide that you no longer want your new credit card you can withdraw from the agreement as long as you tell us within 14 days starting from the day after you receive your card. You don't need to give us a reason and you can either call us on the number on the back of your credit card or write to us to let us know you've changed your mind. You will have to repay any outstanding balance, including any interest, within 30 days of you telling us you've changed your mind.

### Put simply

You can change your mind up to 14 days after you receive your card. If you do this, you must repay anything you owe.

# Santander World Elite Mastercard

## Pre-Contract Credit Information

1 Contact details	
Creditor	Santander UK plc
Address	2 Triton Square, Regent's Place, London NW1 3AN
Web address	santander.co.uk
Credit intermediary	If you were referred to us via an internet comparison website or specialist credit introducer, your credit intermediary may have included one of the following:
Address	<ul style="list-style-type: none"> <li>◦ MoneySuperMarket.com operated by Moneysupermarket.com Limited of Moneysupermarket House, St David's Park, Ewloe CH5 3UZ</li> <li>◦ MoneySavingExpert.com operated by MoneySavingExpert.com Limited of One Dean Street, London W1D 2EP</li> <li>◦ ClearScore.com operated by ClearScore Technology Limited of Vox Studios, VG 203, 1-45 Durham Street, London, SE11 5JH</li> <li>◦ Money.co.uk, Uswitch.com, Confused.com operated by RVU of The Cooperage, 5 Copper Row, London SE1 2LH</li> <li>◦ Gocompare.com operated by Runpath Regulated Services Limited, a subsidiary of Experian Limited of The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ</li> <li>◦ Comparethemarket.com operated by Compare the Market of Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS</li> <li>◦ Experian.co.uk operated by Experian Limited of The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ</li> <li>◦ Optimisemedia.com operated by Optimise Media (UK) Limited of Exchange Street Buildings, 35-37 Exchange Street, Norwich NR2 1DP</li> </ul>
2 Key features of the credit product	
The type of credit	This is a credit card.
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit	We will tell you your credit limit when you first receive your card. We will determine your credit limit based on our assessment of your ability to repay.
How and when credit would be provided	As soon as you receive your card, you will be able to use your credit to pay for goods and services, up to the credit limit. You can also use your card to obtain cash or to make balance transfers, in all cases up to the applicable credit limit.
The duration of the credit agreement	The agreement has no fixed or minimum duration and will continue until it is ended by you or by us.
Repayments	Each month you must pay at least the minimum monthly payment before the date shown on your statement.  The minimum payment will be the sum of (i) the amount of any interest, payment protection insurance premiums, monthly fee and default fees charged to your account plus (ii) 1% of the remaining balance shown on your statement plus (iii) the amount of any arrears which are payable immediately; subject to a minimum of £5 or the full balance if less than £5.  Your first payment will be due on the date set out in your statement, which will be issued within 31 days of you using your card for the first time.
Your repayments will pay off what you owe in the following order	If you do not pay the account balance in full in any month, we apply your payment first to balances that are already on your statement before we apply them to any new transactions. We will apply your payment to transactions on your statement that we charge the highest interest rates on before we apply them to amounts charged at lower rates. Where interest is charged at the same rate, we will apply your payment to the transactions on your statement in the following order: 1. cash transactions, 2. purchases, 3. balance transfers, 4. other special transactions (including any account fee charged as a result of the special transaction) - if there is more than one special transaction at the same rate, we will apply your payment to the special transaction with the earliest promotional period end date and continue in that order working down to the latest promotional period end date, 5. any other transactions (including any account fee charged as a result of the transaction), 6. any other fees. We will apply any remaining payment to transactions not yet shown on your statement in the same order as set out above. Because payments are applied first against transactions already shown on your statement, if you want to pay off a recent transaction (for example a cash transaction) you would first need to pay off the balance on your statement.
The total amount you will have to pay This means the amount you have borrowed plus interest and any costs	If you make immediate use of your card for purchases of £1,200 and then repay the account balance in 12 equal monthly instalments over the period of one year, the total amount payable would be £1,483.50 including a monthly fee of £15 and also assuming that there is no change to the standard interest rate for purchases, the monthly fee (if applicable) and you do not break the terms of the agreement.

### 3 Cost of the credit

<p>The rates of interest which apply to the credit agreement</p>	<p><b>Purchases</b> 0% for 18 months from account opening, reverting to 18.9% per annum (variable).</p> <p><b>Balance Transfers</b> 0% for 18 months from account opening, reverting to 18.9% per annum (variable).</p> <p><b>Cash Transactions</b> 29.9% per annum (variable).</p> <p>We may change the interest rates which apply to your account and charge different interest rates for different types of transactions, or change the way in which interest is charged on your account. These changes may be personal to you and based on a number of factors, such as credit risk and the way you use your account.</p> <p>We will always give you at least 30 days' notice of an interest rate increase and give you the opportunity within 60 days from the date of the notice to close your account and pay back the balance at the existing rate over a reasonable period. We will give you prior notice of any other interest rate change.</p>
<p>Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit The APR is there to help you compare different offers</p>	<p>The APR is <b>49.8%</b> (variable).</p> <p>The APR and total amount payable are calculated on the assumptions that the credit limit is £1,200, credit in this sum is immediately drawn down in full for a period of one year for financing purchases, the interest rate that applies is the standard interest rate for purchases, including a monthly fee of £15, the credit will be repaid in 12 equal monthly instalments, and that you will not break the agreement terms during this period.</p> <p>If the APR was based on a different type of transaction, such as cash transactions, then the APR displayed may be higher.</p>
<p><b>Related costs</b></p>	
<p>Any other costs deriving from the credit agreement</p> <p>Conditions under which the above charges can be changed</p>	<p>For balance transfers made during the introductory period – 0%; For balance transfers made after the introductory period – 3% (minimum £5); 3% on cash transactions (minimum £3); 0% of the amount of any non-sterling transaction; £15 monthly fee; £0 for each copy of a statement; £12 returned payments fee (for each returned payment); £12 over limit fee (if you are over your credit limit when your statement is produced); £25 trace fee (if you do not inform us of a change of your details in accordance with condition 24.2 of your terms and conditions).</p> <p>We may change (including removing or adding) interest rates, fees and charges for any of the reasons set out in condition 22.1, 22.2 and 22.3 of your terms and conditions.</p> <p>We will give you at least 30 days' notice about any changes before we make a change unless it is to your advantage, in which case we may make the alteration immediately and tell you about it within 30 days. If a change is to your disadvantage you can write to us within 60 days to close your account. We will let you know about any changes by post, email, your statement, or via the document store in Online Banking.</p>
<p>Costs in the case of late payments</p>	<p>£12 late payment fee (for each late payment).</p>
<p>Consequences of missing payments</p>	<p>Missing payments could have severe consequences, including the possibility of legal proceedings being brought against you and may result in Credit Reference Agencies being notified which could make obtaining credit more difficult. If we do take legal proceedings against you, we may apply to enforce any judgement that is made in a number of ways, including getting a charging order against your home.</p>

#### 4 Other important legal aspects

Right of withdrawal	You have the right to withdraw from this agreement within a period of 14 days from the day after you receive your first card under this agreement.
Early repayment	You have the right to repay the credit in full or in part at any time.
Consultation with a Credit Reference Agency	We will inform you immediately and without charge if we reject the credit application on the basis of a consultation of a Credit Reference Agency. The Credit Reference Agencies we use are: <ul style="list-style-type: none"><li>◦ Experian, PO Box 8000, Nottingham NG1 5GX</li><li>◦ TransUnion, One Park Lane, Leeds LS3 1EP.</li></ul>
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement.
The period of time during which the creditor is bound by the pre-contractual information	This information is valid for five days from the day it was given to you, unless we have made any changes (including to the product, the interest rates, or any charges) in which case we will provide you with new information if you request this.

#### 5 Additional information in the case of distance marketing of financial services

##### (a) concerning the creditor

The creditor's representative in the United Kingdom	Santander UK plc, 2 Triton Square, Regent's Place, London NW1 3AN. 0330 9 123 123*
Registration number	Firm Reference number 106054 Company number 2294747
The supervisory authority	The provision of credit under this agreement is regulated by the Financial Conduct Authority.

##### (b) concerning the credit agreement

The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement	The laws of England and Wales.
The law applicable to the credit agreement and/or the competent court	The agreement is governed by the laws of England and Wales (unless the address from which you made your application was in Scotland, when Scots law shall apply) and disputes shall be subject to the non-exclusive jurisdiction of the courts of England and Wales.
Language to be used in connection with your agreement	All communications under this agreement shall be in English.

##### (c) concerning redress

Access to out-of-court complaint and redress mechanism	If you have a complaint, please contact our dedicated complaints team in the first instance on 0800 171 2171*, or visit the complaints section of our website (santander.co.uk). If you remain dissatisfied following the resolution of your complaint, you may contact the Financial Ombudsman Service. You can get more details about the Financial Ombudsman Service in the "Your Complaint and the Ombudsman" leaflet (available in any Santander branch) or on their website financial-ombudsman.org.uk.
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# Credit Agreement – Santander World Elite Mastercard

**PLEASE NOTE: THE BELOW TERMS AND CONDITIONS WILL FORM PART OF YOUR CREDIT AGREEMENT. YOU WILL BE PROVIDED WITH A PERSONALISED CREDIT AGREEMENT CONTAINING THESE TERMS AND CONDITIONS SHOULD YOU PROCEED WITH AN APPLICATION.**

**CREDIT CARD AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974**

Between **us**, Santander UK plc, 2 Triton Square, Regent's Place, London NW1 3AN and **you**.

This agreement incorporates the Agreement Terms and Conditions and words in bold are defined in Condition 12.

## 1 Duration of Agreement

This agreement has no fixed term. It will continue indefinitely unless and until it is terminated by **you** or **us** in accordance with Condition 23.

## 2 Credit Limit

**Your Credit Limit** will be determined by **us** from time to time under the agreement and notice of it will be given by **us** to **you**. **We** will tell **you** what it is when **we** send **you your Card**. Please see Condition 13.2 for how **we** can change **your Credit Limit**.

## 3 Use of your Card

**Your Card** and **Account** are for **your** personal use only. As soon as **you** receive **your Card**, **you** may use **your Card** for the duration of the agreement to make **Purchases** and to carry out **Cash Transactions** up to **your Credit Limit** or **Cash Limit**, as applicable. If **we** tell **you** that **you** can, **you** may also use the **Account** for **Special Transactions**, such as **Balance Transfers**. **You** authorise a **Transaction** by giving **your** consent. This can be done in any of the ways **we** tell **you** from time to time, including by using **your Card** and **PIN**, providing **your Card** details online or over the phone, signing a paper voucher or using a device on which **your Card** details have been loaded. **Your Card** may also have a contactless function which can be used to pay for small value **Purchases** without entering **your PIN** or using **your** signature. **You** authorise a contactless **Transaction** by presenting **your Card** or device on which **your Card** is loaded to the supplier's terminal.

## 4 Interest Rates

4.1 **Our** interest rates are:

Transaction Type	Introductory/ Promotional Rate	Standard Rate
Purchases	0% for 18 months from account opening	18.9% p.a.
Balance Transfers	0% for 18 months from account opening	18.9% p.a.
Cash Transactions	N/A	29.9% p.a.

The APR is **49.8%** variable. The APR and the Total Amount Payable (as described in Condition 5) are calculated on the assumptions that the credit limit is £1,200, credit in this sum is immediately drawn down in full for a period of one year for financing **Purchases**, the interest rate that applies is the Standard Rate for **Purchases**, including a Monthly Fee of £15, the credit will be repaid in 12 equal monthly instalments and that **you** will not break the terms of the agreement during this period.

4.2 Subject to Conditions 4.3, 4.9, 4.10 and 4.11 below, **we** will charge interest on **Purchases** and all other **Transactions** at the relevant Standard Rate set out above. **Our** Standard Rates are variable in accordance with Condition 4.9, 4.10 and 4.11.

4.3 Where Introductory and Promotional Rates apply, they will end on the expiry of the relevant promotional offer period set out in the table above or as notified to **you**.

4.4 If **you** accept a **Special Transaction** after **you** have entered into this agreement **we** will tell **you** the promotional rate and **Promotional Period** before **you** enter into the **Transaction**.

4.5 To decide whether to charge interest on **Purchases** **we** will look at how **you** managed **your Account** in the previous month:

- If **you** paid **your Account** balance on **your** last statement in full by the payment date, **we** will assume **you** will do so the following month and so will not include interest on any new **Purchases** in **your** next statement. If **you** then pay the balance on that statement in full, no interest will be charged on those **Purchases**. If **you** do not, **we** will charge interest on those **Purchases** from the date they are added to **your Account** and will add this to **your** next statement.
- If **you** did not pay the **Account** balance in full by the previous payment date **we** will charge interest on the amount of all **Purchases** from the date they are added to **your Account** and will add this to **your** next statement.
- If **you** stop using **your Card** and pay **your** balance in full any interest that accrues between the statement date and the date **you** make **your** payment will continue to be charged to **your Account** until **you** have repaid **your Account** in full.
- If **you** always pay **your Account** in full by the payment date **we** will not charge interest on **Purchases**.

4.6 **We** charge interest on all other **Transactions** (and related fees) and on other amounts (such as the **Account** fees in Condition 8.2) from the date they are added to the **Account** until **you** have repaid the balance on **your Account** in full.

4.7 **We** will charge interest on any **Balance Transfer Fee** and **Cash Transactions Fee** (and on any unpaid interest) at the rate which applies to that **Transaction** type. **We** will always charge interest on any other **Account** fees at the Standard Rate for **Purchases** (as shown in the table in Condition 4.1 or as notified to **you**). **We** will not charge interest on **Default Fees** until **we** have told **you** **we** will do so but **we** will not charge interest on interest on **Default Fees**.

4.8 **We** calculate interest on a daily basis and add interest to the **Account** on the statement date each month. This means that if **you** do not pay **your** balance in full, **you** may pay interest on interest except on **Default Fees**.

4.9 **We** may vary the interest rates that apply to **your Account** and charge different interest rates for different types of **Transactions**, or change the way in which interest is charged or calculated on **your Account**. These changes may be personal to **you** and based on a number of factors, such as credit risk (which may include use of external credit reference data), the way **you** use **your Account** and whether **you** break the terms of this agreement.

4.10 **We** may also change interest rates where the change is to:

- a) take account of an actual, or reasonably expected, change in the interest rates **we** have to pay for example as a result of a change to the Bank of England Base Rate; or
- b) reflect an actual, or reasonably expected, change in **our** underlying costs or in law or regulation or to **our** way of doing business, including the introduction of new technology; or
- c) reflect any other actual or reasonably expected change that affects **us** if it is reasonable for **us** to pass the impact of the change on to **you**.

Any change **we** make will not be more than is reasonably proportionate to the impact of the underlying change on **us**. **We** will not make changes to cover the same cost twice.

4.11 As this agreement has no fixed end date, **we** may also change interest rates at any time.

4.12 **We** will give **you** at least 30 days' notice before **we** make a change under Condition 4.9, 4.10 or 4.11 unless it is to **your**



advantage, in which case **we** may make the change immediately and tell **you** about it within 30 days. If a change is to **your** disadvantage **you** can write to **us** within 60 days to close **your Account** and pay back the balance at the existing rate over a reasonable period.

4.13 **We** will let **you** know about any changes by post, email, **your** statement, or via the document store in Online Banking.

## 5 Total Amount Payable

If **you** make immediate use of **your Card** for **Purchases** of £1,200 and then repay the **Account** balance in 12 equal monthly instalments over the period of one year, the Total Amount Payable would be £1,483.50 including a Monthly Fee of £15 and also assuming that there is no change to the interest rate or any Monthly Fee (if applicable) and that **you** do not break the terms of the agreement.

## 6 Repayments

6.1 Each month **you** must pay at least the minimum monthly payment set out in **your** statement before the payment date shown there. Subject to Condition 6.2, the minimum payment will be the sum of (i) the amount of any interest, payment protection insurance premiums, Monthly Fee and **Default Fees** charged to **your Account** plus (ii) 1% of the remaining balance shown on **your** statement plus (iii) the amount of any arrears which are payable immediately; subject to a minimum of £5 or the full balance if less than £5.

6.2 **We** are required to monitor **your** level of repayments and, if **we** find that over a sustained period, **your** payments are not paying off as much of **your** balance as they are in interest, fees and charges, **we** will contact **you** to try to help **you** pay off the balance more quickly. If this continues for a further period, **we** may be required to ask **you** to make additional payments or take some other action so that **you** repay **your** existing outstanding balance over a reasonable period, taking into account **your** personal circumstances. Depending on the option **you** choose, **we** may also need to suspend **your Account** until **you** have repaid the outstanding balance.

6.3 Any additional payments will be in addition to **your** standard minimum payment. Failure to make such additional payments will not result in a breach of **your** agreement with **us** or be treated as a failure to make **your** minimum monthly payment under Condition 6.1 but may result in suspension of **your Card**.

6.4 **Your** first statement will be issued within 31 days of **you** using **your Card** for the first time and **your** first payment will be due on the date set out in **your** first statement.

## 7 Allocation of Payments

7.1 If **you** do not pay the **Account** balance in full in any month, **we** apply **your** payment first to balances that are already on **your** statement before **we** apply them to any new transactions.

7.2 **We** will apply **your** payment to **Transactions** on **your** statement that **we** charge the highest interest rates on before **we** apply them to amounts charged at lower rates.

7.3 Where interest is charged at the same rate, **we** will apply **your** payment to the **Transactions** on **your** statement in the following order: 1. **Cash Transactions**, 2. **Purchases**, 3. **Balance Transfers**, 4. Other **Special Transactions** (including any **Account** fee charged as a result of the **Special Transaction**) - if there is more than one **Special Transaction** at the same rate, **we** will apply **your** payment to the **Special Transaction** with the earliest **Promotional Period** end date and continue in that order working down to the latest **Promotional Period** end date, 5. Any other **Transactions** (including any **Account** fee charged as a result of the **Transaction**), 6. Any other fees.

7.4 **We** will apply any remaining payment to **Transactions** not yet shown on **your** statement in the same order as set out above. Because payments are applied first against **Transactions** already shown on **your** statement, if **you** want to pay off a recent **Transaction** (for example a **Cash Transaction**) **you** would first need to pay off the balance on **your** statement.

## 8 Fees

8.1 **We** may charge the following **Default Fees** if **you** break this agreement:

Late Payment Fee (for each late payment)	£12
Returned Payment Fee (for each returned payment)	£12
Over Limit Fee (if <b>you</b> are over <b>your Credit Limit</b> when <b>your</b> statement is produced)	£12
Trace Fee (if <b>you</b> change <b>your</b> details and do not tell <b>us</b> where <b>you</b> may be contacted)	£25

8.2 **We** also charge the following **Account** fees:

Balance Transfer Fee	
During introductory period detailed in Condition 4.1	0% (minimum £0);
After introductory period	3% (minimum £5)
Cash Transactions Fee	3% (minimum £3)
Non-Sterling Transaction Fee	0%
Monthly Fee	£15
Copy Statement Fee	£0

## 9 Right of withdrawal

**You** may withdraw from this agreement without stating a reason by writing to **us** at Credit Card Customer Service, Santander UK plc, PO Box 983, Bradford BD1 9FE or telephoning **us** on 0330 9 123 123\*. **You** have 14 days from the day after **you** receive **your Card** to do this.

If **you** withdraw from this agreement **you** will have to repay the full amount that **you** owe **us** under the agreement, including any accrued interest until repayment, without delay and no later than 30 calendar days after the day that **you** have told **us** that **you** want to withdraw. Where **you** tell **us** that **you** want to withdraw, **we** will let **you** know how much interest **you** have to pay and how to make the payment. **We** will inform **you**, on request, without delay, of the amount of interest payable per day until repayment. **You** can make a payment by internet banking (if registered) by telephone banking (if registered) or by using a payment service offered by **your** bank or building society.

## 10 Rights with respect to goods

If **you** buy any goods or services using **your Card** which individually cost more than £100 and not more than £30,000 and these are unsatisfactory, or fail to arrive, or a misrepresentation is made by the supplier, **you** may be able to sue the supplier, or **us**, or both.

## 11 Missing Payments

Missing payments could have severe consequences, including the possibility of legal proceedings being brought against **you** and may result in credit reference agencies being notified which could make obtaining credit more difficult. If **we** do take legal proceedings against **you**, **we** may apply to enforce any judgement that is made in a number of ways including getting a charging order against **your** home. In exceptional cases, this could lead to **your** home being repossessed and sold.

\*Calls may be recorded or monitored.

# 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 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 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 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 World Elite Mastercard statement. For example, if you use your World Elite Mastercard to make a Purchase in February, the cashback earned for that transaction will be credited to your 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 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 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 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 **0330 123 0061\***. 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 complaints department on **0800 171 2171\***. 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](http://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](http://www.financialombudsman.org.uk)**

- 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](http://www.lendingstandardsboard.org.uk)

# 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](http://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 [SantanderUK.Boingo.com](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 **0330 123 0061 or +44 1908 216674 if you are overseas** and after verifying you as a 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.

\*Calls may be recorded or monitored.

**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 fulfillment 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](http://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 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 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 **0330 123 0061**.

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](http://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 a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

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**STANDARDS  
of LENDING  
PRACTICE**

## Statement of Lender and Borrower Responsibilities

### Our lending commitments

As a lender, we have a responsibility to act fairly and as part of this we have committed to follow the Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk).

This note sets out some of our key responsibilities and what we ask of you, to ensure that the relationship works well for both of us.

- We will lend responsibly and aim to provide a product that is affordable for you.
- We will provide you with information about our products and services and how they work, in a clear and understandable way, so that you can decide what's best for you and your needs.
- We will endeavour to make sure our products and services offer, wherever possible, the flexibility to meet your needs.
- We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of service.
- If you tell us about any inaccuracies, for example around the personal information we hold about you, we will act quickly to put it right.
- We will always aim to help you if we see, or you tell us, that you are having trouble financially. We will seek to understand your overall circumstances, try and identify options that you can afford and where appropriate, provide a reference to free debt advice.

### What we ask of you

- We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us.
- Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts.
- Tell us as soon as possible if your card has been lost or stolen, or if you know or suspect someone is misusing your confidential information e.g. your PIN or online log-in details.
- Carefully check your account statements to make sure they are accurate. If anything isn't right, please get in touch with us.

### Please let us know if

- Your contact details change, so we can keep our records up to date.
- Your circumstances change, particularly if what's happened is likely to cause you difficulties in managing your account or financial problems.
- You think that you won't be able to keep up with your repayments. The sooner you do this, the more likely it is we'll be able to find a way to help you.

We would also encourage you to refer to the terms and conditions associated with your current account, credit card or personal loan.