

Supplementary Terms and Conditions for Charge Cards

Effective from 01 September 2024
Please read and keep for future reference

Introduction

These Terms and Conditions set out the rights and obligations of You (the Customer) and Santander Financial Services plc, Jersey Branch and/or Santander Financial Services plc, Isle of Man Branch. These Supplementary Terms and Conditions for Charge Cards supplement Our published General Terms and Conditions and these documents are referred to as the 'Aggregated Terms and Conditions'.

Together with the signed and completed Charge Card application form, the Mandate contained therein and any additional conditions that apply to any products and/or services that You have, the Aggregated Terms and Conditions constitute the entire contract between You and Us. When You sign the application form, You accept and fully understand these Aggregated Terms and Conditions.

In accordance with Our General Terms and Conditions (see Clause A11.4), these Supplementary Terms and Conditions may be varied by Us.

If there is any conflict between Our General Terms and Conditions, Online and Mobile Banking service Terms and Conditions and these Supplementary Terms and Conditions, these Supplementary Terms and Conditions will prevail. If there is any conflict between these Supplementary Terms and Conditions and the Key Facts Document for Charge Cards, then the Key Facts Document will prevail.

Accomplish

We have partnered with card and payments experts, Accomplish, who will be issuing, managing and administering the Santander International Charge Cards.

Santander International Charge Cards are issued by AF Payments Ltd pursuant to a licence by Mastercard International. AF Payments Ltd (part of the Accomplish group, and herein referred to as 'Accomplish') is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FRN: 900440) for the issuing of electronic money and payment instruments. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International.

You will be asked to read, understand and accept the 'Card Agreement' (including the 'End User Terms and Conditions' and 'Fees Table') issued by Accomplish, when you first log in to the Charge Card app or web portal to register for your card.

The 'Card Agreement' can be found on our website for you to read before it is provided to you as part of the Charge Card app or web portal registration process.

Supplementary definitions

Terms used in the Aggregated Terms and Conditions should be interpreted as indicated in the General Terms and Conditions, with the exception of the following definitions as follows:

'Card(s)' means the Charge Card(s) which have been issued to You in Your name.

'Card Facilities' means the AF Payments Ltd services described in Section A.

'Chip' means a microchip embedded in the front of the Card.

'Dispute' means You are in disagreement with another Account holder regarding Your Account or if related to Visa Debit Card transactions, a retailer or Us.

'One Time Passcode' ('OTP') sent from Accomplish to the customer's registered mobile phone number and/or registered personal email address, for the purpose of registering for Our Charge Card for the first time and for purposes of card transactions that require an additional level of authentication.

'PIN Advice' means the notification We will send You containing Your PIN for Visa Debit Cards only.

'Renewal Card' means a new Card issued to You before the expiry date of Your old Card, which bears the same Card number.

Section A – Charge Cards

- A1.1 Your Charge Card is issued and provided by AF Payments Ltd, Company no. 09356276, a UK based firm constituted and registered under the laws of England authorised by the Financial Conduct Authority as an Electronic Money Institution (Firm Reference Number 900440) with permission to issue electronic money and payment instruments and a principal member of Mastercard. These Terms and Conditions therefore supplement the 'End User Terms and Conditions of Your Mastercard Charge Card Issued by AF Payments Ltd' and should be read together.
- A1.2 You will need to open a Gold Account in the same currency as the associated Charge Card for Us to debit the monthly payment from the Account. You will also need to qualify for the Charge Card by either holding a balance in excess of the required minimum or paying Your salary into the Gold Account each month.
- A1.3 If you qualify or intend to qualify for the Charge Card by holding a balance in excess of the required amount, the Card will not be issued until the funds are available on Your Account(s). We reserve the right to request You to restore the balance to the minimum qualifying balance or a higher amount, if Your Gold Account does not have sufficient funds at any time for Your monthly payment and/or at any time We review Your Account balance, not more than on an annual basis.
- A1.4 If You qualify or intend to qualify for the Charge Card by paying Your salary into Your Gold Account, the Card will not be issued until Your first monthly salary has been paid into Your Account. We reserve the right to review and/or amend Your spending limit or cancel Your Charge Card(s) if Your salary does not continue to be paid into Your Gold Account and/or at any time We review Your Account balance, not more than on an annual basis.
- A1.5 We will set Your monthly spending limit according to your circumstances, Your Account history, information We receive from credit reference agencies, and any other information We think is relevant. We will tell You what Your spending limit is before We issue Your first Charge Card.
- A1.6 If We reduce Your spending limit based on an assessment of risk or Your ability to repay on a monthly basis, We have the right to not give You any notice beforehand if We think this would not be appropriate. However, We may choose to give You notice in writing. We may also consider an increase in Your spending limit if You request this, but will be under no obligations to either consider or act on Your request.
- A1.7 You will not be charged interest on Your Charge Card balance.

- A1.8 An annual membership fee is payable for use of the Charge Card and each supplemental Card issued at Your request. The annual fee is charged every year at the start of the membership year and will be included on Your Card statement in the relevant month it is charged, and also be included in the relevant monthly payment that is debited from Your Gold Account. Annual fee reductions or waivers may be offered at our sole discretion. Your use of Your Card is subject to the fees and charges set out in the Fees Table of the 'End User Terms and Conditions of Your Mastercard Charge Card Issued by AF Payments Ltd'. Fees and charges will be debited from Your Card Account, in the currency of the Card Account, at such time as they are incurred, and will reduce Your available Spending Limit.
- A1.9 By agreeing to the Card Agreement issued to You by AF Payments Ltd, You have given consent for Us to settle the total outstanding Card balance, submitted to Us and as indicated on Your Card statement, from Your Gold Account every month. The monthly payment will take place on the due date as indicated on Your Card statement.
- A1.10 You are responsible for ensuring that Your Gold Account has sufficient cleared funds for the monthly payment on the due date indicated on Your Card statement.
- A1.11 If You do not have sufficient cleared funds on Your Gold Account on the monthly payment due date, this will result in Your Account becoming overdrawn on an unauthorised basis. The overdraft will be charged debit interest as per A5.12 of Our General Terms and Conditions.
- A1.12 If Your Gold Account has become overdrawn as a result of the Charge Card monthly payment, We will take the following actions:
- o We will immediately stop or suspend the Use of Your Charge Card until such time as at least the overdraft is cleared
 - o We will attempt to contact You by telephone to check the status of the payment(s) to clear the unauthorised overdraft position.
 - o We will write to You to inform You of the overdrawn balance as at the monthly payment settlement date and request You to repay at least the outstanding card balance to Your Gold Account.
- A1.13 If We block Your Card, We reserve the right not to remove the Card block until You have restored Your Gold Account balance to the minimum qualifying balance for a Charge Card or until Your next salary payment has been received into Your Gold Account.
- A1.14 If Your Gold Account becomes overdrawn on three occasions, either subsequently or over the period of a calendar year, as a result of Your monthly payment, We reserve the right to terminate Your Charge Card(s) and will provide 14 days' notice of any cancellation.
- A1.15 It is Your responsibility to ensure You will have available cleared funds to cover the monthly Card payment on any due date. If You are having difficulty funding Your Account for the next monthly payment due, or if You think You may struggle making payments in the future, please get in touch with Us as soon as You can.
- A1.16 We also may cancel Your Charge Card(s) and require immediate repayment of Your total outstanding Card balance if We believe that You have not complied with these Terms and Conditions regularly or seriously, or You have acted fraudulently, or if You have become bankrupt (or enter into a voluntary arrangement with Your creditors) or if We believe this is likely to happen.
- A1.17 As per A5.13 of Our General Terms and Conditions, We reserve the right to offset any credit balances You hold with Us in order to pay off any outstanding debts to Us. If You overdraw Your Gold Account for the Charge Card monthly payment and do not restore the Gold Account balance as required, this could lead to legal action to recover any outstanding debt. We will ordinarily start such legal proceedings if You have not cleared the outstanding Card balance and/or responded to Our requests for payment.
- A1.18 We may charge You Fees to recover any other costs and expenses We reasonably incur in connection with the Charge Card including (but not limited to) the costs and expenses We incur in relation to:
- o recover any of the monies You Owe Us
 - o recover costs and expenses (including Our internal administrative expenses) We reasonably incur
 - o bring or defend any legal proceedings.

- A1.19 We will cancel Your Charge Card(s) upon receipt of an instruction to close Your Gold Account(s) as You can no longer have a Charge Card issued by AF Payments Ltd if You no longer maintain a Gold Account with Us. If You request Us to close Your Accounts, We will immediately cancel Your Charge Card(s), tell You what the outstanding Card balance is, and ensure that the required amount remains on Your Gold Account until the next monthly Card payment due date when We will settle in full. If there is a positive balance on Your Card at the time Your Card Account is closed for any reason, this credit balance will be returned to Your Gold Account (less any applicable fees).
- A1.20 If We close Your Account(s) at any time, We will cancel Your Charge Card(s) as part of the closure process and We will tell You what the outstanding card balance is, and ensure that the required amount remains on Your Gold Account until the next monthly Card payment due date when We will settle in full. If there is a positive balance on Your Card at the time your Card Account is closed for any reason, this card balance will be returned to Your Gold Account (less any applicable fees) and included in the final closing balance.
- A1.21 It is Your responsibility to let both AF Payments Ltd and Us know, as soon as possible if You change Your name, address, telephone number or email address. If AF Payments Ltd need to contact You in relation to Your Card, for example, to notify You that they will be changing the Terms and Conditions or have cancelled Your Card, they will use the most recent contact details You have provided to them.

To find out more



08000 84 28 88 if calling from a UK landline or mobile,
or +44 (0)1624 641 888 if calling from overseas.
Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open at 9.30am



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British Isles



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or
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Santander International is able to provide this document in large print, Braille and audio CD.
If you would like to receive this document in one of these formats, please contact us.

Santander International is the trading name of Santander Financial Services plc, Jersey Branch and Santander Financial Services plc, Isle of Man Branch. Santander Financial Services plc is incorporated in England and Wales with number 2338548 and its registered office is 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Santander Financial Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Santander Financial Services plc's Financial Services Register number is 146003. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander Financial Services plc, Jersey Branch has its principal place of business at 13-15 Charing Cross, St Helier, Jersey JE2 3RP, Channel Islands and is regulated by the Jersey Financial Services Commission. Santander Financial Services plc, Isle of Man Branch has its principal place of business at 19-21 Prospect Hill, Douglas, Isle of Man IM1 1ET and is regulated by the Isle of Man Financial Services Authority. www.santanderinternational.co.uk All accounts opened with Santander Financial Services plc, Jersey Branch have situs in Jersey and therefore are not covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000 or by the Isle of Man Depositors' Compensation Scheme. Santander Financial Services plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the Government of Jersey website www.gov.je/dcs, or on request. All accounts opened with Santander Financial Services plc, Isle of Man Branch have situs in the Isle of Man and therefore eligible deposits are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Isle of Man Depositors' Compensation Scheme Regulations 2010 and not covered by the UK Financial Services Compensation Scheme or by the Jersey Bank Depositors Compensation Scheme. Full details of the Scheme and banking groups covered are available at the Isle of Man regulator's website, www.iomfsa.im/consumers, or on request. Santander and the flame logo are registered trademarks. The latest audited accounts are available upon request. Calls to Santander International are recorded and may be monitored for security and training purposes.