

# Charge Cards

for Channel Island and Isle of Man Residents



# Charge Cards

Choose between our Black World Elite or Silver Charge Card, which offer different benefits depending on your needs

## Features & benefits

- ✓ Choice of two cards, offering different benefits
- ✓ Available in Sterling, Euro and US dollar currencies
- ✓ Virtual and physical cards for your convenience
- ✓ Apple Pay and Google Pay for everyday spending
- ✓ Manage your card via the Charge Card app - card activation, view PIN, add to digital wallet, view balance, view transactions, get statements, report lost/stolen, freeze/unfreeze cards
- ✓ Balance automatically cleared each month from your Island Gold Account
- ✓ Eligibility criteria applies

## What is a Charge Card?

A Charge Card is similar to a credit card as you can spend on it the same way as a credit card, but it has a monthly spending limit and requires that you pay the statement balance in full every month. Your Santander International Charge Card will be linked to an Island Gold Account in the same currency and each month the balance is due it will be automatically deducted from your Island Gold Account. You will therefore need to ensure that you have sufficient funds in your Island Gold Account every month to make the payment.

The Charge Card is available in a choice of Sterling, Euros or US dollars.

We have partnered with card and payments experts, AF Payments Ltd (part of the Accomplish Group), who will be providing the Charge Cards on our behalf. They have the experience and technology to deliver professional card solutions that can offer a range of benefits that have been especially curated. On your agreement, we will share with them the data they need to set-up and personalise your Charge Card.

# What's the difference between our Black World Elite and Silver Charge Card?

	Black World Elite	Silver
Digital Priority Pass	Yes	No
Exequor Concierge	Yes	No
Travel and Lifestyle insurance cover	Yes (extensive)	Yes (comprehensive)
Purchase protection	Yes	Yes

## Eligibility criteria

You can apply for a Charge Card if you are resident in the Channel Islands or Isle of Man and aged 18 years or over

- You must hold an Island Gold Account with us in the same currency of the Charge Card
- You must either:
  - hold a minimum of £/€/ \$ 25,000 on deposit with us, or
  - mandate your salary to us into the associated Island Gold Account

We will do a credit check as part of the application. This will support us in determining whether you are accepted and the monthly spending limit that we can offer. We reserve the right to refuse any application.



# Black World Elite Charge Card

Our Black World Elite Charge Card offers a range of world-class benefits, including: worldwide airport lounge access, premium concierge service and extensive travel and lifestyle insurance cover. See the world without limits.



## Features & benefits

- ✓ You and your guests will have access to over 1,500 airport lounges with Priority Pass
- ✓ Exequor Concierge providing personal assistance service
- ✓ Extensive suite of travel and lifestyle insurance cover
- ✓ Purchase protection cover against theft and accidental damage
- ✓ Virtual and physical cards for your convenience
- ✓ Apple Pay and Google Pay
- ✓ Available in Sterling, Euro and US dollar currencies
- ✓ Manage card via Charge Card app - card activation, view PIN, add to digital wallet, view balance, view transactions, get statements, report lost/stolen, freeze/unfreeze cards
- ✓ Card balance is automatically cleared every month from your Island Gold Account
- ✓ Annual membership fee of £/€/ \$ 650

## Annual membership fee

- Annual main card fee of £/€/ \$ 650 \*
- Supplemental cards, i.e. another card in a different currency, will be £/€/ \$ 400

\* Please note: The annual main card fee is set by AF Payments and is £/€/ \$ 800, and you will see this amount on your card statement in the month it is charged each year. You will then see a refund of £/€/ \$ 150 on the next statement for the Island Gold Account that the Charge Card is linked to.

# Benefits of the Black World Elite Charge Card

## Digital Priority Pass

With your complimentary digital Priority Pass you have access to over 1,500 airport lounges worldwide which you can use whenever you travel, regardless of airline, class of ticket or number of travel companions.

Airport lounges give you the chance to relax and enjoy complimentary refreshments away from the hustle and bustle of the departure hall. If you need to catch up on work, lounges also offer a peaceful spot with Wi-Fi and workstations carefully designed for business travellers.

Your Priority Pass annual membership and all lounge entry fees are included with your card.

## Exequor Concierge

Time is often your most valuable resource.

Think of your Exequor Concierge as a personal assistance team with multi-lingual service available day and night, to fulfil your every need or wish.

Your Exequor Concierge brings local knowledge and a wealth of international contacts to any request, whether you require an exclusive chef's table reservation, a round the world travel itinerary, an exceptional anniversary gift or just a local dog walker.

## Travel and lifestyle insurance cover

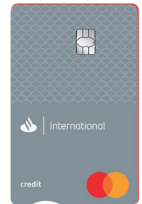
Your Black World Elite Charge Card comes with our most extensive suite of insurance cover, designed for frequent travellers. Enjoy our highest levels of medical assistance coverage, winter sports protection and top of the line collision damage waiver, backed up with additional benefits like club subscription and identity theft cover.

## Purchase protection

When you use your Black World Elite Charge Card, you get automatic protection against accidental loss, theft or damage with purchase protection insurance. It covers worldwide in-store and online purchases for 90 days from the date of purchase up to the specified payout limits.

# Silver Charge Card

Our Silver Charge Card offers a comprehensive suite of travel and lifestyle insurance cover giving you invaluable peace of mind



## Features & benefits

- ✓ Comprehensive suite of travel and lifestyle insurance cover
- ✓ Purchase protection cover against theft and accidental damage
- ✓ Virtual and physical cards for your convenience
- ✓ Apple Pay and Google Pay
- ✓ Available in Sterling, Euro and US dollar currencies
- ✓ Manage card via Charge Card app - card activation, view PIN, add to digital wallet, view balance, view transactions, get statements, report lost/stolen, freeze/unfreeze cards
- ✓ Card balance automatically cleared each month from your Island Gold Account
- ✓ No annual membership fee (introductory offer)

## Benefits of the Silver Charge Card

### Annual membership fee

- No annual membership fee for the main (and first) card. This is an introductory offer and if it ends we will let you know and you will start to be charged an annual membership fee of up to £/€/ \$ 100 at the first or subsequent anniversary dates.
- Supplemental cards, i.e. another card in a different currency, will be £/€/ \$ 50

### Travel and lifestyle insurance cover

Your Silver Charge Card comes with a comprehensive suite of travel and lifestyle insurance cover, giving you invaluable peace of mind when travelling, renting a car, shopping or doing sports.

### Purchase protection

When you use your Silver Charge Card, you get automatic protection against accidental loss, theft or damage with purchase protection insurance. It covers worldwide in-store and online purchases for 90 days from the date of purchase up to the specified payout limits.



## To find out more

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Call us on 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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To help keep your account(s) secure, please do not send sensitive information about you or your account(s) via email

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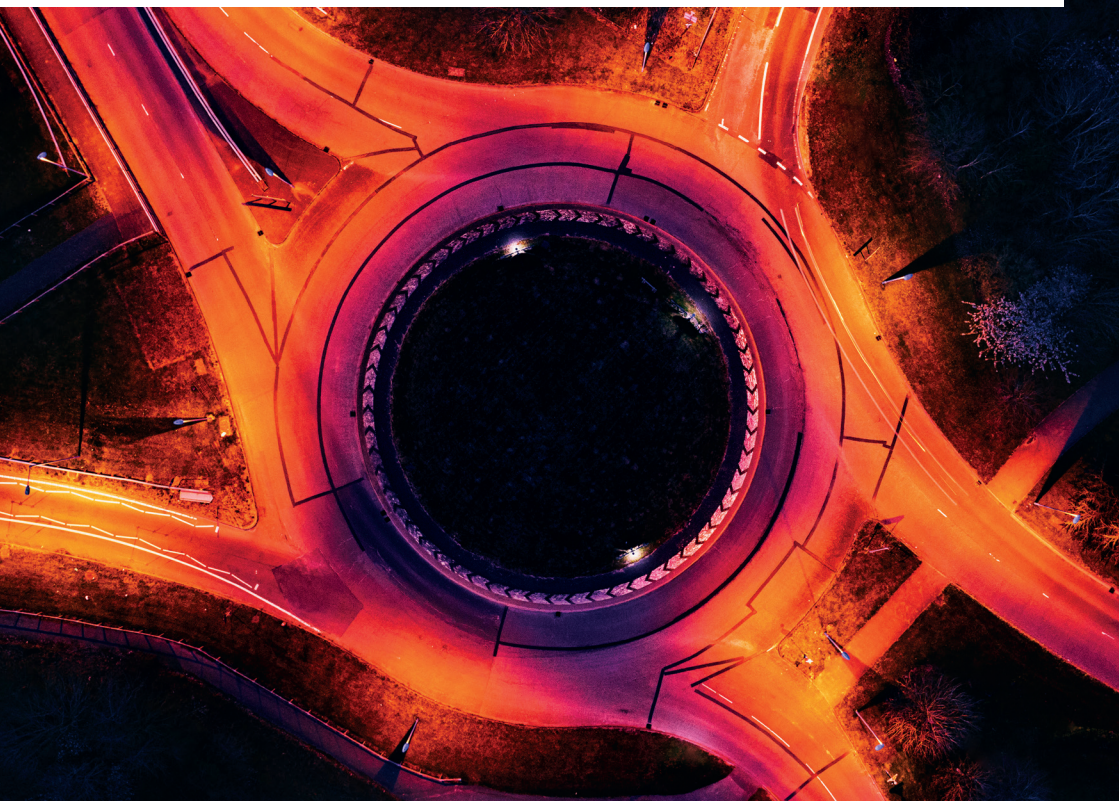
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