

Silver Charge Card and Black World Elite Charge Card

Key Facts Document

Effective from 01 September 2024

We may withdraw this product at any time without giving notice. The information below sets out specific conditions for the Charge Cards. These conditions apply as well as our General Terms and Conditions, our Supplementary Terms and Conditions for Charge Cards and the Card Agreement. Where there are differences, it's these Key Facts Document Terms and Conditions that apply.

Summary Box		
Cards available	<p>You have a choice of two Charge Cards, both available in Sterling, Euro or US dollars:</p> <ul style="list-style-type: none"> ◦ Silver Charge Card ◦ Black World Elite Charge Card <p>Both cards are issued under the Mastercard® scheme.</p> <p>You will be provided with a main Charge Card (your first card) and then you can request supplemental cards for yourself as required, for example another Charge Card in a different currency linked to a different currency Island Gold Account.</p>	
Eligibility	<ul style="list-style-type: none"> ◦ You can apply for a Charge Card if you are resident in one of the Crown Dependencies and aged 18 years or over ◦ You must hold an Island Gold Account with us in the same currency as the Charge Card ◦ You must either: <ul style="list-style-type: none"> – 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. 	
Annual membership fee	<p>You will be charged an annual membership fee for your main Charge Card (the first card issued to you) and each supplemental card issued at your request.</p> <p>The annual fee is charged at the start of the membership year and every anniversary after that date and will be included on your card statement in the relevant month it is charged.</p> <p>You will benefit from a discounted annual fee for supplemental cards when you apply for another card of the same product type as your main card (i.e. Silver Charge Card or the Black World Elite Charge Card), in the same or different currency.</p>	
	Charge Card	Annual main card fee
	Silver Charge Card	£/€/€ 0*
	Black World Elite Charge Card	£/€/€ 650**
		Annual supplemental card fee
		£/€/€ 50
		£/€/€ 400
	<p>* This is an introductory offer and if it ends, you will start to be charged an annual membership fee of up to £/€/€ 100 at the first or subsequent anniversary dates.</p> <p>** The standard main card fee is £/€/€ 800 and you will see this fee 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.</p>	
Interest rate	No interest is charged as your outstanding card balance must always be paid off in full each month.	
Monthly spending limit	<p>The maximum monthly spending limit will be subject to status. That means we'll confirm this in writing after we carry out our credit checks and assess your application. The limit will apply from the date your card is issued until the next monthly payment due date, and the limit will thereafter always reset on the monthly due date (which will always be the 8th calendar day of the month).</p> <p>If you require more than one card, we will ask you to tell us how you wish your total monthly spending limit to be split between your main and supplemental card(s). If you have a joint account and you both want a Charge Card, and you are meeting the product eligibility criteria by jointly held deposit balances, we will ask you to tell us how you wish your total joint monthly credit limit to be split across your cards.</p>	

Summary Box (continued)

How much you have to pay each month, and when

Each month you will be provided with a Charge Card statement via the Charge Card app or web portal, detailing your transactions for the prior month and the outstanding card balance due to be paid on the due date indicated (which will always be the 8th calendar day of the following month). You must pay the full outstanding card balance each month and we will automatically debit the monthly payment from your Island Gold Account on the due date on your behalf. You must therefore ensure your Island Gold Account is funded with a sufficient balance by the due date to cover the monthly payment.

Benefits associated with the Charge Cards

The benefits you receive will depend upon the Charge Card that you select:

Silver Charge Card

Comprehensive suite of travel and lifestyle insurance cover

Black World Elite Charge Card

Extensive suite of travel and lifestyle insurance cover

Airport Lounge Access

Digital Priority Pass – complimentary membership and unlimited visits for cardholder and guest(s), subject to airport lounge availability

Exequor Concierge providing personal assistance service

Purchase protection cover against theft and accidental damage (claim limits will differ for the Silver Charge Card and Black World Elite Charge Card)

Full details of the suite of benefits for each Charge Card can be accessed here:

Silver Charge Card

santanderinternational.co.uk/island/products/charge-cards/silver-charge-card/

Black World Elite Charge Card

santanderinternational.co.uk/island/products/charge-cards/black-world-elite-charge-card

How we provide our Charge Cards

Our Charge Cards are offered through a Third Party

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.

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

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 app or web portal to register for your card.

The use of your card is subject to the fees and charges as set out in the Fees Table. All fees and charges will be debited from your card, in the currency of the card, at such time as they are incurred, will reduce your available monthly spending limit, and will be displayed on your Charge Card statement.

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

How you will receive and manage the Charge Cards

If your application is successful, we will confirm this to you. Your Charge Card will not be provided to you until you have fulfilled the eligibility criteria. For example, the minimum required level of deposit balance or your first monthly salary amount must be showing as cleared funds on your Island Gold Account(s) before we will start the process to provide you with the card.

We will then share your personal data and other relevant data with Accomplish. Your data will be shared for the sole purpose of Accomplish issuing, managing, administering, and processing the cards.

You will then receive an email inviting you to download the Charge Card app or visit the web portal to register and activate your card.

Upon registration, a virtual card will be available in the app or web portal to download to a mobile wallet for instantaneous use. Physical cards will also be dispatched.

You will be able to use the app or web portal to fulfil a number of card activities on a self-serve basis, including but not limited to:

- o activating your card and viewing your PIN
- o viewing your cards, the card status, available balance, spending limits
- o freeze, unfreeze cards and block cards (lost or stolen)
- o view your monthly statement
- o view Terms and Conditions and all card benefits

For any Charge Card queries or to report a card as lost or stolen please contact Cardholder Support on +44 (0)207 166 4000. The lines are open 24/7 for Lost & Stolen Card reporting and support for all other queries is available Monday to Friday from 8am-9pm, Saturday from 8am-7pm. Sunday from 9am-6pm (all UK times).

Each month, on your behalf, we will automatically settle your monthly payment with Accomplish (being the outstanding card balance) on your behalf by debiting the amount from your Island Gold Account on the due date (both the amount and due date will show on your Charge Card statement available on the app or web portal). You must ensure your Island Gold Account is funded with a sufficient balance by the due date to cover the monthly payment.

You must let either us or Accomplish know, as soon as possible if you change your name, address, telephone number or email address. We will both use the most recent contact details you have provided.

How we provide our Charge Cards (continued)

How do you know if one of these Charge Cards is right for your needs?

A Charge Card is only suitable for borrowing over a very short period of time as you will be required to repay the outstanding card balance each month.

You will go into debt when you use your Charge Card, and therefore must be comfortable when spending on your card, that you will be able to fund your Island Gold Account to repay the outstanding card balance (being the total debt owed to us at that point) shortly after the end of the month.

If you want to borrow a large amount and/or repay it over a longer period, you should seek more appropriate ways to borrow, for example, a credit card or a personal loan.

Making a complaint

If you are unhappy with our service for any reason, please contact us. We will try to resolve your issue as quickly as we can.

Call us on 08000 84 28 88, if calling from an UK landline or mobile, or +44 (0)1624 641 888 if calling from overseas. Lines are open from 9am – 5pm UK time, Monday to Friday (except Wednesday when we open slightly later at 9.30am). Calls to Santander International are recorded and may be monitored for security and training purposes.

Send an email to: complaints@santanderinternational.co.uk

Please do not include any account details in your email as we cannot ensure information communicated by email is secure.

You can also get further information on our complaints process on our website or in our complaints leaflet. Should you remain unhappy with our response or resolution, you can contact the Financial Ombudsman to request them to review your case if you feel it appropriate. To find out more, visit our website santanderinternational.co.uk

If your complaint relates to the issuance or administration of your Charge Card by Accomplish or the service you are receiving directly from them, we may refer the complaint to Accomplish for response and resolution, or we may liaise with them to resolve. Alternatively, you can contact Accomplish directly by calling their Cardholder Support helpdesk, or providing written details of your concerns to their Customer Services department. The contact details and opening hours of the Customer Service department are available in the app.

Key features of the credit agreement

The total amount of credit

How much can you borrow?

Your monthly spending limit is the total amount you can borrow and spend on your Charge Card in any one calendar month. We will tell you your monthly limit when we confirm whether your application has been successful. If we change your limit we will tell you before we do this.

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 to assess your ability to repay the full amount on a monthly basis. For example, we will take into account your financial circumstances, and any information we get from credit reference agencies.

If your monthly spending limit is based on, in part, jointly held deposit balances, we will ask you to tell us how you wish to split the total monthly spending limit between your card(s) and the joint account holder's card(s).

Will we carry out a credit search on you?

If you apply for a Charge Card with us, we will carry out a search of your credit file with a credit reference agency before we decide to lend money to you for the monthly card spending period. This search, including details about the application, will be recorded on your credit file. For a short period, this may affect your ability to get credit elsewhere. We will look at your results and decide if it's suitable to offer credit and provide you with a card where requested. If it's not, we will decline your application and let you know. If we give you a card, we may also share information with credit reference agencies about how you manage your account and monthly repayments.

The duration of the credit agreement

When does the agreement begin and end?

The agreement will start when your card is issued. It doesn't have a fixed end date. You will be able to use your card within the monthly spending limit as soon as you receive it.

The rates of interest which apply to the credit agreement

How much does it cost you to borrow?

No interest is charged on the amount you borrow within the calendar month period as your total monthly balance must always be paid off in full each month.

Repayments

How much of the monthly balance do you have to pay?

You must repay the full amount due each month. The amount due will be the total of your monthly card transactions in the prior calendar month, which you can view on your monthly statement. You must ensure your Island Gold Account is funded with a sufficient balance by the due date as we will automatically debit the monthly payment from your Island Gold Account on this date.

If you are having difficulty funding your Island Gold Account for the next monthly payment due, or if you think you may struggle making payments in the future, please contact us.

Consequences of missing monthly payments

What will happen if you miss a payment?

You will be deemed to have missed your monthly payment if you have not sufficiently funded your Island Gold Account for the due date when we debit the account to make the payment on your behalf. This will result in your Island Gold Account going into an overdrawn balance on an unauthorised basis. We will:

- immediately stop or suspend the use of your Charge Card(s) until such time as at least the overdraft is cleared
- attempt to contact you by telephone to check the status of the payment to clear the unauthorised overdraft position
- 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 monthly payment to your Island Gold Account

If your Island Gold Account becomes overdrawn on three occasions, either subsequently or over the period of a calendar year, as a result of the monthly card payment, we may terminate your Charge Card(s).

Key features of the credit agreement (continued)

Consequences of missing monthly payments (continued)

We can also:

- Use money you have in any other accounts held with us to pay off your overdrawn balance
- Take legal action to recover what you owe us. This could include asking a court to order that, if a property you own and is mortgaged with us, is sold for any reason, some of the money you get from the sale is used to repay what you owe us. We would require you to pay our reasonable costs and expenses for taking action. This includes legal costs
- Give information about you and how you have managed your account to licensed credit reference agencies. This will affect your credit rating and may make it more difficult for you to borrow in the future

Costs in the case of late payments

What will we charge you for the overdraft caused by the missed payment?

Debit interest on unauthorised overdrafts will be charged at the rate specified in our General Terms and Conditions, currently at a rate of 10% over the applicable currency Base Rate.

What changes can we make during the credit agreement

What changes can we make because of our risk of lending to you?

We can make certain changes based on our risk of lending to you as an individual. For example, our risk of lending to you could be affected by:

- Your credit risk (including information we get from external credit reference agencies)
- The way you use your Charge Card(s) and Island Gold Account
- Whether you break the terms of the Credit agreement

If we are concerned about the level of risk, we can change fees and charges or we can cancel your Charge Card(s) and require immediate repayment of your total outstanding card balances.

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



Visit us at Santander Work Café
Market Hall, North Quay, Douglas, Isle of Man IM1 2BQ



Visit us at Santander Work Café
13-15 Charing Cross, St Helier, Jersey JE2 3RP



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