

## Cashback Terms and Conditions

### 1. Introduction and Definitions

The cashback rules below (the "Rules") set out the basis on which you can earn and receive monthly cash back.

### 2. How do we calculate your monthly Cashback award?

Your monthly Cashback award will be calculated according to the amount of Eligible Spend you make. This amount is then rounded down to the nearest penny. From time to time, we may offer you additional Cashback which will be subject to separate promotional terms.

### 3. Cashback on Eligible Spend

1% on all Eligible Spend. By "Eligible Spend" we mean any card purchases that you or any additional cardholder(s) on your account make. Unless we tell you otherwise, Eligible Spend excludes purchases that are subsequently returned or refunded, balance transfers, cash withdrawals, cheque purchase, insurance premiums, interest, Default Charges and other fees and charges.

### 4. How will you receive your monthly Cashback award?

After the end of the monthly statement period, we will work out your monthly Cashback award. We will then credit your account with the value of your monthly Cashback award in the same month's statement period.

### 5. Cancelling Cashback

To benefit from your monthly Cashback award, you must comply with the following Barclaycard conditions (the "Conditions"):

- (a) If you breach the Conditions, you will not earn any Cashback in respect of the statement period in which the breach occurs. You will not earn Cashback until your account is brought back within the Conditions.
- (b) If you breach the Conditions in two consecutive statement periods, we will cancel the monthly Cashback award you would otherwise have earned for both monthly statement periods. A breach of your Conditions includes: a failure to make your monthly minimum payment by the payment due date, exceeding your credit limit or having a cheque, direct debit or other items returned unpaid.
- (c) We will also cancel any monthly Cashback award you would otherwise have earned for the entire monthly statement period if:
  - Your account is closed, either by you or us, within the monthly statement period;
  - The credit line on your account is revoked;
  - Bankruptcy proceedings have been started against you;
  - We suspect that you or any additional cardholders have committed a fraud on the account.
- (d) If you are in breach of the Conditions at the time that your Cashback is due to be paid, we will suspend your award. The monthly Cashback award will be paid to you after you have complied with your Conditions for an entire monthly statement period.

### 6. Refunds

If you are given a refund for a purchase, this will be deducted from the Eligible Spend used to calculate the value of your monthly Cashback Award.

### 7. General

If necessary, you must tell the tax authorities about any benefits you have received under the Cashback scheme. You will have to pay for any taxes or other charges which are charged as a result.

### 8. Changes to these Rules

We may change these Rules or withdraw the Cashback award, by giving you notice. If the change is to your advantage, we may make the change and tell you afterwards. If we withdraw the scheme, we will credit you with the amount of the Cashback due to you at the date that the scheme is withdrawn.

**This information is also available in large print, Braille and audio format by calling 0800 008 008\***

\*Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Calls to 03 numbers use free plan minutes if available, otherwise they cost the same as calls to 01/02 prefix numbers. International calls will be charged at a higher rate. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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