

## Terms for cashback applicable to the Tandem Cashback Credit Card

1. These terms and conditions apply to cashback payments on your Tandem Cashback Credit Card.
2. A rate of 0.5% cashback will be earned on any eligible purchase of £1.00 or above made with your Tandem Cashback Credit Card. Each transaction is assessed for cashback individually and we'll round your cashback earned up to the nearest penny.
3. Eligible purchases are purchases of goods and services of £1.00 or above made by you on your Tandem Cashback Credit Card or any additional cardholder on the same account (Purchases). Purchases do not include balance transfers, cash advances, travellers' cheques, foreign currency, and money orders, unauthorised or fraudulent transactions, account charges of any kind (if applicable), payments of interest or fees, or lottery or gambling payments.
4. Cashback will not be paid on Purchases that you subsequently cancel or return for a refund. If you have already been credited cashback for a Purchase which you subsequently return for a refund, we will subtract the cashback previously credited to your account from your cashback earnings for the statement period in which you received the refund.
5. 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.
6. The cashback award is supplied by Tandem Money Limited and does not impact on any other offers supplied by the retailer.
7. We will pay you any cashback earned on your Purchases by crediting your Tandem Cashback Credit Card account every month on your statement date. You will earn cashback on each individual Purchase transaction of £1.00 or above. We will add up all your cashback earned during a statement month and credit it to your account on your statement date for that month, reducing the amount you owe us.
8. 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.
9. Cashback payments credited to your Tandem Cashback Credit Card will not count towards your minimum payment, and you must continue to make your minimum payment in full every month.
10. Cashback that is earned by any additional cardholder on the same account will be credited to the primary Tandem Cashback Credit Card account holder.
11. Cashback can only be used to reduce your Tandem Cashback Credit Card balance and will not be paid out in cash or cash equivalent.
12. 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, in your statement or via a notification in our app.
13. If you have any queries about a retailer or how much cashback you have earned, please contact Customer Services on 0203 370 0970. Your call will be recorded for training and quality purposes.
14. If you have a complaint, please call us on 0203 370 0970. A copy of our complaints procedure is available on request. If you have a complaint and aren't satisfied with how we deal with it or it's been over 8 weeks since you raised it, you can refer your complaint to the Financial Ombudsman Service. Details of how to do this can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) but we'll also give you these details at the time.

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