



Talk to us in branch



[santander.co.uk](https://www.santander.co.uk)



Call us on **0800 9 123 123\***

## Everyday Credit Card

### Key Facts Document (including Pre-Contractual Explanation, Pre-Contract Credit Information and the Statement of Lender and Borrower Responsibilities)

Information correct as at 4 April 2019

Please read this Key Facts Document along with the Terms and Conditions – together they provide all the information you need about the credit card you're applying for.

This account may be withdrawn from sale at any time without notice.

#### Eligibility

You can apply for a credit card if you're a permanent UK resident aged 18 years or over, have a gross annual income of £7,500 or more, have a good credit record and have not been declared bankrupt, had a CCJ or an IVA within the last 6 years. We will conduct a credit check as part of the application and this will determine whether or not you're accepted and the credit limit that we can offer. We reserve the right to refuse any application. You can't apply for an Everyday Credit Card if you already have one of our red Santander credit cards and are the main cardholder.

When completing an application, it's important the information you provide is true and accurate.

#### Managing your Account

- You can access your account in Branch, Online, via Mobile and through Telephone Banking.
- Visit [santander.co.uk/register](https://www.santander.co.uk/register) or call us on **0800 9 123 123\*** to register for Online Banking.
- For more information on Mobile Banking, visit [santander.co.uk/mobilebanking](https://www.santander.co.uk/mobilebanking)
- If you want to speak to us, call us on **0800 9 123 123\***. If you're dialling from abroad, call **00 44 1908 237 963\***. If you have difficulties with your hearing or speech, and if you have a textphone, please use the Text Relay service by calling us on **18001 0800 9 123 123\***.

Before you decide to apply for credit in the form of a credit card, there are also other lending options available that you may wish to consider. Speak to a member of staff for more information.

#### Going paper-free

You'll receive your documents and statements by post unless you've chosen paper-free in Online Banking. If you've chosen paper-free, your statements for this product, as well as some of your letters, will be sent to the document store in Online Banking. You'll receive an email when a document is ready to view. You can change your preferences on how to receive documents from us within Online Banking at any time.

#### Financial Difficulties

If you would like more information about managing your finances please speak to us in a branch or give us a call; you can also find more information online in the help and support area of our website.

#### Protect yourself from fraud

We take every step possible to keep your finances and personal details safe. However, you play an important role too.

Never share a One Time Passcode (OTP) with another person, not even a Santander employee, and never download software onto your device either during or following an unexpected call. For more information about our approach to security as well as more useful information to help you stop the threat of fraud visit [santander.co.uk/uk/help-support/security-centre](https://www.santander.co.uk/uk/help-support/security-centre)