

Cashback scheme rules for **smile** classic card customers

- As a **smile** classic card customer you can earn cashback at the rate of 0.25% of the cash value of all purchases.
- Cashback which relates to purchases in one statement period will be credited to your credit card account on your next statement date (rounded down to the nearest penny).
- If you close your account, any cashback earned but not yet credited to your account will become void.
- We may deduct or refuse to credit cashback in any statement period where:
 - you have not paid at least the minimum monthly payment;
 - you or we have given notice to the other to end your **smile** credit card agreement;
 - you have exceeded your credit limit in that statement period; or
 - you are given a refund for any purchase on which cashback has been earned or has been credited to your account.
- We reserve the right to take appropriate action where it is found that you have abused the cashback scheme, which may include withdrawing your right to participate in the cashback scheme.
- Cashback is not transferable to any other account or to any other person.
- If we make a change to the cashback scheme that is to your advantage, we'll tell you personally before it takes effect. For most other changes we make, we'll tell you personally at least two months before the change.
- The latest rules can be found at smile.co.uk/creditcards

Please call 03457 212 212* (8am - 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 06/2018.