

Terms and Conditions

Cashback Card Promotion September 2026:

Up to £250 Welcome Bonus

1. Promotion Overview

- 1.1. These promotional terms and conditions form part of the UW Cashback Card and Residential Products and Services terms and conditions available on our website (the "**Agreement**") and should be read in conjunction with them.
- 1.2. This promotion is available to eligible new customers who apply and are accepted for a UW Cashback Card between 11.30 BST on 12 September 2026 and the date on which the promotion is withdrawn (the "**Promotional Period**"). During the Promotional Period, eligible customers may receive a Welcome Bonus credited to their Cashback Card Account, subject to these terms.
- 1.3. Unless otherwise defined herein, any definitions used in these terms shall have the same meaning as ascribed to them in the Agreement.

2. Eligibility & Application

- 2.1. This promotion is available to new UW customers only who:
 - 2.1.1. are a Homeowner or a Tenant (as defined in the Agreement);
 - 2.1.2. apply and are accepted for a Cashback Card either as part of their original UW sign-up or within 30 days after becoming a UW customer;
 - 2.1.3. Pay by direct debit and have no debt of their account;
 - 2.1.4. have at least two eligible Service Types within 30 days after becoming a UW customer; and

- 2.1.5. remain a UW customer with the requisite number of Service Types and for the requisite period as further described in conditions 3, 1 and 2 below.
- 2.2. For this promotion, each Service Type counts once only, irrespective of the number of services within that type. The eligible Service Types are Energy (gas and/or electricity), Broadband , Mobile (SIM-only plans) and Insurance (Boiler & Home Cover only). Handsets, Home Insurance, Income Protector, Bill Protector and any other insurance product other than Boiler & Home Cover do not count.
- 2.3. Existing UW customers are not eligible for this promotion.
- 2.4. All standard eligibility criteria for the UW Cashback Card as set out in the Agreement continue to apply.

3. Welcome Bonus

- 3.1. The Welcome Bonus is based on the number of eligible Service Types the customer has taken within 30 days after becoming a UW customer. Subject to these terms, the Welcome Bonus will be credited to the customer's Cashback Card Account in £50 instalments. The first instalment will be credited within 30 days after Activation and each subsequent instalment will be credited at 30-day intervals thereafter, in each case provided that the customer continues to meet the applicable eligibility requirements on the relevant payment due date.

Service Types	Welcome Bonus	Instalments
2 Service Types	£50	One £50 instalment
3 Service Types	£150	Three £50 instalments
4 Service Types	£250	Five £50 instalments

- 3.2. A Tenant cannot qualify for the 4 Service Types bonus because Boiler & Home Cover is available only to Homeowners.
- 3.3. For the avoidance of doubt Activation means the point where a Cardholder has satisfactorily completed all necessary security and verification steps as required by us, takes receipt of the Card and uses the 6 digit activation code to activate it on My Account or in our App. enabling a Card to be used for transactions.
- 3.4. If the number of eligible Service Types falls below the relevant threshold between Activation and a payment due date, that payment will not be made. Clause 2 also applies where a customer's eligible Service Type count falls below a qualifying threshold within 12 months of their initial application.
- 3.5. No Cashback Card top-up is required to receive the Welcome Bonus.

- 3.6. Only one Welcome Bonus shall be paid per account and if you order two cards in your wallet, the Welcome Bonus will only apply after activating the first one.
- 3.7. Following Activation, and once the Welcome Bonus is available in your wallet, it can be used immediately in accordance with the Cashback Card terms and conditions.
- 3.8. If the Welcome Bonus is not spent and is left on the Cashback Card and that account is closed for whatever reason, the Welcome Bonus or any remainder thereof shall be removed and no cash equivalent will be offered.
- 3.9. Customers are deemed to have accepted and agreed to be bound by these terms upon completion of the Cashback Card application. UW reserves the right to refuse to apply the Welcome Bonus to anyone in breach of these terms and conditions.
- 3.10. In the event that the Welcome Bonus is not paid in accordance with the Payment Schedule, payments will be made as soon as possible without any undue delay.
- 3.11. For the avoidance of doubt, a customer who first qualifies for a lower Welcome Bonus tier may qualify for a higher tier if they add one or more eligible Bundle Services within 30 days after becoming a UW customer. Any additional instalments for the higher tier will be paid in accordance with the Payment Schedule.

4. Unclaimed/Unspent Welcome Bonus & Restrictions

- 4.1. If the Cashback Card is cancelled with Welcome Bonus balance remaining, the balance will not be refunded via BACS or other payment methods.
- 4.2. The Welcome Bonus cannot be withdrawn from the Account to your registered bank account.
- 4.3. If you have not activated your Cashback Card within 12 months of applying for your Cashback Card, UW reserves the right not to pay any Welcome Bonus.
- 4.4. If you have not spent more than the total amount of Welcome Bonus paid within 12 months after Activation, UW reserves the right to unload the difference between the Welcome Bonus paid and the amount you have spent from the Account.
- 4.5. We reserve the right to clawback the Welcome Bonus in the event that any part of it is used to settle outstanding balances on credit cards, bank overdrafts, loans or credit agreements or for gambling, cryptocurrency and betting related or other high-risk Transactions.

5. Clawback Provisions

- 5.1. If your Service Type count drops below the qualifying threshold (as described in 3.1 above) within 12 months of your initial application, UW will clawback the relevant Welcome Bonus amount based on the specific bonus tier you are no longer eligible for, as further set out below:

- 5.1.1. If you have received the first £50 and your Service Type count drops below 2 Bundle Services, UW will clawback the first £50 bonus payment.
- 5.1.2. If you have received the second £50 and your Service Type count drops below 3 Bundle Services, UW will clawback the second £50 bonus payment.
- 5.1.3. If you have received any of the third, fourth or fifth £50 instalments and your eligible Service Type count drops below four Service Types, UW will claw back the third, fourth and fifth £50 instalments that have been paid, as applicable .
- 5.2. A 45 day grace period will apply for customers moving house to allow for service transfers without triggering the clawback provision.
- 5.3. UW will unload the relevant Welcome Bonus value from your Cashback Card Account. Where the Available Balance is insufficient, UW will unload £50 or the applicable multiple of £50, which may put your Cashback Card Account into negative balance. UW will then apply a balancing charge to your monthly Bill to restore the Cashback Card Account balance to £0.

6. General

- 6.1. UW reserves the right to withdraw or amend this promotion at any time without prior notice.
- 6.2. If UW is aware or has reason to believe that any Welcome Bonus has been obtained fraudulently or illegally, the Welcome Bonus will not be paid or shall be clawed back.
- 6.3. This promotion cannot be used in conjunction with any other offer or promotion other than the 3 Month Free Cashback Card promotion.
- 6.4. All other terms and conditions of the Agreement continue to apply during and after the promotional period.
- 6.5. These terms and conditions are governed by English law and any disputes are subject to the exclusive jurisdiction of the courts in England and Wales.