

# Terms and Conditions

## Cashback Card Promotion 2025: Up to £150 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customers who apply and are accepted for a UW Cashback Card between 8 September and the date on which the promotion is withdrawn (the "**promotional period**"). During the promotional period, eligible customers will receive a welcome bonus credited to their Cashback Card account the ("**Welcome Bonus**").
- 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 (as defined in the Agreement);
  - 2.1.2. apply and are accepted for a Cashback Card during the promotional period and within 30 days of account creation;
  - 2.1.3. Pay by direct debit and have no debt of their account;
  - 2.1.4. have a minimum of 2 Bundle Services (as defined in the UW Cashback Card Terms and Conditions with exception of 2.2. below); and
  - 2.1.5. remain a UW customer with the requisite number of Bundle Services and for the requisite period as further described in conditions 3, 4 and 5 below.

- 2.2. For the purposes of this promotion Home Insurance shall not count as a Bundle Service.
- 2.3. For Mobile, two or more SIMs from specified tariffs, as set out in the Residential Products and Services terms and conditions, will count as two Bundle Services. Two or more legacy tariff SIMs or a mixture of one eligible SIM and one or more legacy SIM(s) will count as one Bundle Service.
- 2.4. Existing UW customers are not eligible for this promotion.
- 2.5. 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 shall be awarded and paid based on the number of Bundle Services the customer takes, in accordance with the Payment Schedule as described in the table below:

Bundle Services	Payment Schedule			Total Welcome Bonus
	Within 30 days of Activation	+30 days	+60 days	
2	+£50			<b>£50</b>
3	+£50	+£50		<b>£100</b>
4+	+£50	+£50	+£50	<b>£150</b>

- 3.2. For the avoidance of doubt Activation means the point where a Cardholder satisfactorily completes 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.
- 3.3. For the purposes of this promotion, to qualify for the 3 Bundle Service or 4+ Bundle Service Welcome Bonus, at least one Bundle Service must be Energy or Broadband.

- 3.4. If the number of Bundle Services drops below the required threshold (as set out in the table above) between Activation and the next payment due date, the payment shall not be made.
- 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.

#### **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 amount of Welcome Bonus paid within 12 months of applying for your Cashback Card, UW reserves the right to unload the remaining funds 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 Bundle Service 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 Bundle Service 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 Bundle Service count drops below 3 Bundle Services, UW will clawback the second £50 bonus payment.
  - 5.1.3. If you have received the third £50 and your Bundle Service count drops below 4+ Bundle Services, UW will clawback the third £50 bonus payment.
- 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 put your Cashback Card Account into negative balance and apply a balancing charge to your monthly Bill.

## **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.