

Terms and Conditions

Cashback Card Promotion 2025-1

1. Promotion Overview

- 1.1. These promotional terms and conditions form part of the UW Cashback card terms and conditions (the “**Agreement**”) and should be read in conjunction with them.
- 1.2. This promotion is available to all customers who apply for a UW Cashback card between 28 April 2025 and the date on which the promotional end date is communicated (the “**promotional period**”). During the promotional period UW will waive: the standard application fee and first three months of monthly management fees.
- 1.3. After the three-month promotional period ends, the standard monthly management fee of £3.00 per Account will automatically apply.

2. Eligibility & Application

- 2.1. This promotion is available to new and existing UW customers who apply for a Cashback card and complete their application during the promotional period.
- 2.2. All standard eligibility criteria for the UW Cashback card as set out in the Agreement continue to apply.
- 2.3. Applications will be processed in accordance with our standard procedures as outlined in the Agreement.

3. Fees and Charges

- 3.1. During the promotional period, the following fees will be waived:
 - 3.1.1. The £5.00 application fee; and
 - 3.1.2. The first three monthly management fees of £3.00.

- 3.2. All other fees and charges as set out in the Agreement will continue to apply, including but not limited to: Cash Machine Withdrawal Fees; Foreign Exchange Fees; and Replacement Card Fees.

4. Cancellation

- 4.1. You may cancel your Cashback card at any time during the promotional period or after, in accordance with the cancellation terms set out in clause 16 of the Agreement.
- 4.2. If you cancel your Cashback card during the promotional period, you will not be charged the application fee or any monthly management fees for the period prior to cancellation.

5. General

- 5.1. UW reserves the right to withdraw or amend this promotion at any time without prior notice.
- 5.2. This promotion cannot be used in conjunction with any other offer or promotion relating to the application fee or monthly management fee for the UW Cashback card.
- 5.3. All other terms and conditions of the Agreement continue to apply during and after the promotional period.
- 5.4. These terms and conditions are governed by English law and any disputes within the jurisdiction of the courts in England and Wales.