

Sainsbury's Bank Travel Money Online Ordering Terms and Conditions

Who We Are

Sainsbury's Bank plc, Registered Office, 33 Holborn, London EC1N 2HT (registered in England and Wales, no. 3279730) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (register no. 184514). Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Bank plc. Our Travel Money Service does not fall within the scope of financial regulation.

Please read these Online Terms and Conditions carefully before submitting your order. These Online Terms and Conditions explain how our Travel Money Online Service works, our obligations to you and also your obligations to us. By ordering Travel Money from us, you confirm that you have read these Online Terms and Conditions and agree to be bound by them.

In these Online Terms and Conditions "you", "your" means or refers to the purchaser of any Travel Money (the customer), and "we", "us" or "our" means or refers to Sainsbury's Bank plc.

Our website is hosted by Travelex Agency Services Limited, a company registered in England and Wales under company number 04621879 and has its Registered Office at 4th floor, Kings Place, 90 York Way, London N1 9AG.

Purchasing Your Travel Money Online

These Online Terms and Conditions apply to our, online ordering facility ("Online Service") for foreign currency ("Travel Money") via our website – www.sainsburysbank.co.uk (the "Website").

Who can use the Online Service?

The Online Service is only available to individuals aged 18 years or over, and who are resident in and accessing the Online Service from the United Kingdom.

What can the Online Service be used for?

The Online Service may only be used to order Travel Money for holiday or business travel and not for speculative gain, investment or any other purposes. Sainsbury's Bank reserves the right to refuse, withdraw or cancel your Travel Money order at any time if we reasonably suspect or know that your Travel Money order has been placed for any purpose other than for holiday or business travel. If Sainsbury's Bank cancels an order, we will refund any amount you have already paid.

What are the minimum and maximum amounts of Travel Money I can order?

Orders for collection at any Sainsbury's Bank Travel Money Bureau or for home delivery are subject to a maximum value of £4,500 per person per day.

All home delivery orders are subject to a minimum value of £100 and a maximum of £2,500. There is no minimum order value for orders for collection at a Sainsbury's Bank Travel Money Bureau.

Travel Money orders are not guaranteed as these are subject to currency availability, further monetary limits, currency exchange restrictions and all applicable laws and regulations, including those relating to anti-money laundering.

Travel Money Online Rates

The rates available on the Website are set separately from the rates provided in-store at a Sainsbury's Bank Travel Money Bureau and therefore may vary. You will not be able to get our online rates in-store unless you have pre-ordered your currency through the Online Service for collection at bureau. Exchange rates may vary during the day.

How will I receive my Travel Money?

When you place an order through the Online Service, you will be given the option to place an order for collection by you at a Sainsbury's Bank Travel Money Bureau or have it delivered to your credit or debit card billing address.

What Fees / Charges apply?

There are no fees or charges on orders for collection at bureau.

Home Delivery fees (minimum order £100):

| | |
|--------------------------|-------|
| Up to £399.99 | £4.99 |
| Orders for £400 and over | Free |

How to Place an Online Order

To place an order, follow the instructions on the ordering screen. Once you have entered the ordering screen you must complete your order within 45 minutes otherwise your session may time out and you will have to restart the order process.

You are able to amend your order up to the point at which you click on "Submit Order" on the payment details screen.

You will be required to pay for the Travel Money at the time of ordering by credit or debit card or through Apple Pay or Google Pay.

We will use the exchange rate (as set by us) that appears on the ordering screen at the time you place your order.

You must provide the requested information for us to process your order. We reserve the right to request further information from you at any time to enable us to complete your order and/or to comply with regulatory requirements.

We will use various procedures to authenticate each transaction and may, at any time, decline to process your order or any part of your order for any reason. By placing an order, you confirm that the details contained in the order are correct in all respects.

The system will display a confirmation screen and confirmation number setting out the details of your order. This confirms receipt of your order and that a contract between you and us has been formed. We will also send you an email confirming that your order has been accepted.

Orders for Collection from a Sainsbury's Bank Travel Money Bureau

If you choose to place an order for collection, you can order up to 14 days in advance of the collection date. Details of when Travel Money is available for collection are detailed below:-

Standard Collection

| Currency | Day of Order | Order Confirmed | Order available for collection (Bureau opening hours apply) |
|---------------------------------------|--------------------|---|---|
| Euro, US Dollar and Travel Money Card | Monday to Thursday | 4hrs before bureau closing time | Collect 4hrs after order confirmation |
| | | Within 4hrs of bureau closing time or after the bureau has closed | Collect after 10am Next Day |
| | Friday | 4hrs before bureau closing time | Collect 4hrs after order confirmation |
| | | Within 4hrs of bureau closing time or after the bureau has closed | Collect after 10am Monday |
| Saturday & Sunday | Anytime | Collect after 10am Monday | |
| Non Euro and US Dollar currencies | Monday | Before 5pm | Collect after 2pm on Thursday |
| | | After 5pm | Collect after 2pm on Friday |
| | Tuesday | Before 5pm | Collect after 2pm on Friday |
| | | After 5pm | Collect after 2pm on Saturday |
| | Wednesday | Before 5pm | Collect after 2pm on Saturday |
| | | After 5pm | Collect after 2pm on Monday |
| | Thursday | Before 5pm | Collect after 2pm on Monday |
| | | After 5pm | Collect after 2pm on Tuesday |
| | Friday | Before 5pm | Collect after 2pm on Tuesday |
| | | After 5pm | Collect after 2pm on Wednesday |
| | Saturday | Before 5pm | Collect after 2pm on Wednesday |
| | | After 5pm | Collect after 2pm on Thursday |
| | Sunday | Anytime | Collect after 2pm on Thursday |

Additional day(s) will be added for public holidays. Orders must be collected within 72 hours of scheduled collection date. See the "Cancellation, Uncollected Orders and Your Right to Cancel" section for cancellations costs.

Orders can be collected by the card holder only from the Sainsbury's Bank Travel Money Bureau selected during the order process.

Collection is subject to the opening times of the collection location. Details of the opening times of the collection location will be notified to you at the time of the order and can be obtained on the Sainsbury's Bank website (www.sainsburysbank.co.uk). Please remember to allow sufficient time to make your collection before departing on your travels.

Collection Checklist – What do I need to bring?

At the time of collection the cardholder will need to produce:-

- ✓ the online order confirmation printout or confirmation email;
- ✓ the credit or debit card used to make the purchase; and
- ✓ either a valid passport or UK Photographic Driving Licence.

We may ask you for further information and identification (such as proof of residential address) in accordance with our anti-money laundering policies. The name on the card used to make the purchase must match that on the identification document(s) used. In order to enable us to comply with our anti-money laundering and other legal obligations and our internal policies, we may take a copy of your identification document(s) and the credit or debit card used to make the purchase, at the time of collection.

Home Delivery Orders

All home delivery orders are sent by Royal Mail Special Delivery and only to your credit or debit card billing address. For delivery charges, please see the section above "*What Fees/Charges apply?*".

If you place an order for delivery to your credit or debit card billing address, you can select a specific working day for delivery up to 7 days after the date you make your order. The available days for delivery will be shown as part of the order process. Please note that Saturday deliveries are not guaranteed. If you have chosen a Monday delivery Royal Mail may attempt delivery on the Saturday.

The following delivery times will apply if you choose to have your Travel Money delivered to your credit or debit card billing address:-

| Order Confirmed | Order delivered** |
|--|---|
| Before 2 p.m. Monday to Thursday | Next working day |
| After 2 p.m. Monday to Wednesday | Second working day |
| After 2 p.m. Thursday and before 2 p.m. Friday | Saturday or Monday (Saturday deliveries not guaranteed) |
| After 2 p.m. Friday and anytime Saturday to Sunday | Tuesday |

**Add one extra day for delivery of all orders placed on bank holidays. No deliveries are made on Sundays. Regional exceptions apply. When you place your order we will tell you if the delivery times above cannot apply to your order. Days quoted are dependent on the day being a working day. If one of these days is a public holiday then additional day(s) will be added accordingly. A signature will be required on delivery. A valid landline home telephone number is required for home delivery.

Royal Mail Special Delivery is available to 99% of UK addresses. For details and exceptions visit www.royalmail.com. Please ask us when you order if you require special delivery.

In the event that your credit or debit card billing address has a centralised reception or is a multiple occupancy building, you should be aware that Royal Mail may deliver your Travel Money to the reception or elsewhere. This means that anyone at your credit or debit card billing address may sign for your Travel Money. We will not be responsible for deliveries that Royal Mail has obtained a signature for at your credit or debit card billing address, but that you have not received.

We may refuse delivery at any time if we reasonably suspect that the Online Service is being used fraudulently.

Paying for your Travel Money

Travel Money is sold commission free. If you choose to place an order for delivery to your home, the charges for delivering your order will appear in the online quote (see above – *What Fees/Charges Apply?*). The total sum payable by you (except for any cash advance fee charges levied by your card or debit card issuer) will be shown on the ordering screen. You can pay for orders with most major Credit or Debit Cards issued in the United Kingdom registered in your name and with sufficient funds available to cover your order and any applicable fees. You can also pay for orders through Apple Pay with debit and credit cards issued by Maestro, Mastercard or VISA, or Google Pay with debit and credit cards issued by MasterCard or VISA.

You will not be charged a card handling fee for purchasing travel money with us. Your Credit Card issuer/provider may charge a "Cash handling/advance Fee"; please check the terms and conditions of your agreement with them.

Replacement Orders and Returns

If you fail to accept delivery for any reason and wish your order to be re-delivered you will have to pay additional delivery charges.

If you do not receive your order or it is incorrect because of a fault on our part, we will send you a replacement order. If you then receive your original order as well as the replacement order, you agree to return the original order to us by Royal Mail Special Delivery within 14 days of receipt and we will reimburse the return postage to you. If we provide a replacement order and the original order is received by you and not returned to us within 14 days of receipt we reserve the right to charge you for the replacement order.

On receipt of your Travel Money, you must check that the amount you receive is the same as your order. If the value of the Travel Money is, in our error, greater than the amount you ordered, you must return the excess amount to us by Royal Mail Special Delivery within 14 days of receipt and we will reimburse the return postage to you.

In the event you are entitled to a return or a replacement order; or did not receive the correct amount of Travel Money that you ordered, please contact customer services. Our customer services contact details can be found on the last page of these Online Terms and Conditions under the section "*Contacting Us*".

Cancellation, Uncollected Orders and Your Right to Cancel

Orders for Collection

If you placed an order for collection at a Sainsbury's Bank Travel Money Bureau, this order can be cancelled at any time prior to collection by calling customer services using the telephone number found on the last page of these Online Terms and Conditions, under the section "*Contacting Us*".

Cancelled orders will be refunded at the full Sterling amount that you paid for your Travel Money less a £10 cancellation fee.

If you have placed an order for collection and you fail to collect your order from the nominated Sainsbury's Bank Travel Money Bureau within 72 hours of the collection time given to you then your order will be marked as uncollected and your order will be cancelled. The full Sterling amount that you paid for the Travel Money will be refunded to the card you used to place your order but we will deduct a £10 cancellation fee. If, after your order is cancelled you still want to purchase Travel Money from us, you will need to re-submit an order.

Orders for Home Delivery

If you have placed an order for home delivery, this cannot be cancelled or amended once your order has been confirmed.

If you wish to return your home delivery Travel Money order, it is possible to arrange for us to buy it back from you at any Sainsbury's Bank Travel Money bureau at the buy back rate advertised. The delivery charge is also non-refundable.

All Orders

We will process cancelled or uncollected orders expeditiously and will organise refunds. Refunds may take from 10 to 14 working days. Please note that we do not refund cash advance charges made by your card issuer and that any cancellation fee may also be subject to a cash advance fee from your card issuer. If you made payment through Apple Pay or Google Pay, this will be refunded through your credit or debit card issuers, the same as any other credit or debit card transaction.

The provisions of this cancellation clause do not affect your statutory rights.

Changing Your Order

If you need to make any changes to your order after you have clicked "Submit Order" on the payment details screen, please call us. Our contact details can be found on the last page of these Online Terms and Conditions, in the section "*Contacting Us*".

Third Party Rights

When you place an order for Travel Money, we are entering into a contract with you personally. Nothing in these Online Terms and Conditions will confer any benefit on any third party or any right to enforce these terms.

Data Protection

We will keep any information you have provided to us confidential. However, you agree that we may share this information with other companies within the Sainsbury's Group and service providers (as detailed in our Privacy Policy, which we may amend from time to time). Please see our Privacy Policy (found on our website at <https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy>) for more details about how we and Sainsbury's Group will use your information.

Payment Security

All credit and debit card holders are subject to validation checks and authorisation by the card issuer. If the issuer of your payment card refuses to authorise payment your order will not be accepted.

3D Secure is a payment verification protocol used by major card issuers, branded as 'MasterCard Secure Code' and 'Verified by Visa' to prevent credit card fraud. Depending on the card issuer, 3D Secure is an opt-out option or a required service for using the card to make internet purchases. Cards registered with 3D Secure may require the user to enter a Personal Identification Number (PIN) code or password. This PIN code may not be the same PIN code issued with the card.

3D Secure verifies the card details provided by you. The system is completely automated and we do not store or process any of the data provided by the 3D Secure system.

Limiting Our Liability

All content and services on or available through the Website are provided on an "as is" basis and we do not make any representation or give any warranty in respect of the Website or its content.

In particular, we do not give any warranty as to the accuracy, suitability, reliability, completeness, performance, fitness, freedom from viruses or timeliness of the content or services contained on the Website.

These information services and other content of the Website are not intended to amount to advice on which reliance should be placed. We accept no responsibility or liability arising from any reliance placed on such services by any visitor to the Website or by anyone who may be informed of any of its contents.

We use reasonable care and skill in providing the Online Service. However, we shall not be liable to you for the following:

1. any failure by you to provide us with correct information when you place your order;
2. any failure on the part of Royal Mail or any other carrier we use to send your order or to deliver your order on time;
3. if we are unable to perform any of our obligations to you due to failure of any technical systems or for any other reasons beyond our reasonable control including, amongst other things, war, terrorism, government action, natural disaster, and industrial dispute;
4. any damage to your computer equipment as a result of using the Website or the Online Service;
5. any loss of information or unauthorised use of data arising as a result of you using encryption systems below our recommended level; or
6. any indirect, or consequential losses, claims or damages suffered by you or incurred from your use or delay or inability to use the Website or the Online Service however caused.

Other than as set out in the remainder of this paragraph, our maximum liability to you in respect of each use of the Online Service for a Travel Money order whether under these Terms and Conditions, at law or for negligence shall be to refund the purchase price of that Travel Money order. The disclaimers and limitations of liability in these Online Terms and Conditions shall not apply to any damages arising from death or personal injury caused by the negligence of Sainsbury's Bank plc or any of its employees or agents or for fraud. If any provisions of these Online Terms and Conditions including any disclaimers and limitations is found to be unlawful or unenforceable then such provisions shall fall away and shall not affect the validity and enforceability of the remaining terms. This does not affect your statutory rights.

Alteration of Terms

We may, at any time, with immediate effect, in respect of future orders, change, suspend or withdraw the Website, the Online Service and these Online Terms and Conditions without notice and without liability to you. If we revise these Online Terms and Conditions, we will post the revised version on the Website. By using the Website or the Online Service or by placing orders after we have changed these Online Terms and Conditions, you will be accepting the changes. Please check the Website from time to time to take notice of any changes to these Online Terms and Conditions.

Complaints

We do everything we can to provide you with the service you want and expect, but we know sometimes things can go wrong. If you have a complaint, please contact us using the contact details set out in the "*Contacting Us*" section, and we will respond to your complaint as quickly as possible.

We will use our best efforts to find a satisfactory solution to your complaint.

Law and Jurisdiction

Our relationship shall be governed by the Laws of England and Wales and the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these Online Terms and Conditions or its subject matter or formation.

Contacting Us

You can contact our customer services by:-

- Calling 0345 355 2463*;
- Writing to us at Sainsbury's Bank Travel Money, Worldwide House, Thorpe Wood, Peterborough PE3 6SB
- Emailing us at sainsburysbank@travelex.com.

*Telephone calls may be recorded for security purposes and monitored under our quality control procedures. Calls are charged at local rates for landlines and mobiles.