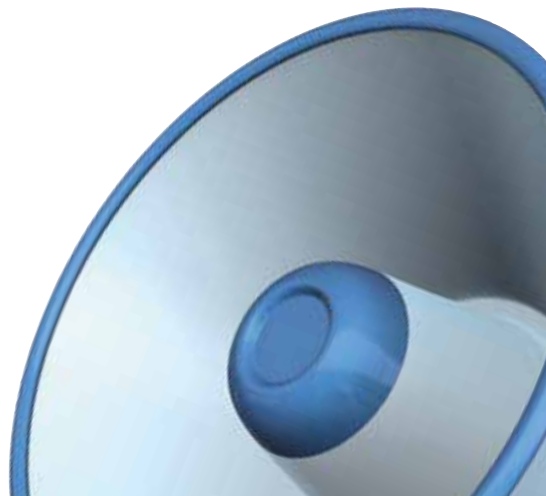


Sainsbury's Bank



Letting you know

Credit Card
Notice of Variation



We're making some changes to your terms and conditions

We're updating your terms and conditions in line with changes to banking regulations, how you contact us and the systems we use.

When they're changing

Your terms and conditions will change automatically within four months from the date on the letter that is included with this booklet. There'll also be some changes to how you make payments, our Privacy Policy and to online banking over the same period.

We'll post an update on sainsburysbank.co.uk/updates when your new terms and conditions come into effect. We'll also put a standard version of the new terms and conditions on this webpage – just bear in mind that this won't include details of your personal rate.

What you need to do

Read on for all the details of what's changing. Once you're finished, keep this booklet and letter in a safe place.

If you're happy with these changes then that's it – you don't need to do anything else.

Not happy? If you would like to discuss the changes then give us a call. Or you can close your account free of charge if you don't want to accept the changes to your terms and conditions. Just tell us you'd like to close your account and repay the outstanding balance.

If we don't hear from you then we'll assume you're happy with the changes we're making.

Want to know more?

Read our Frequently Asked Questions and stay up to date with the changes we're making by regularly checking sainsburysbank.co.uk/updates

These changes apply to all of our credit cards.

Contents

1. Changes to your terms and conditions

These will be updated automatically within the next four months. If this changes then we'll write to you again.

Pages 4 – 8

2. Other changes that'll affect you

This includes changes to how you make payments, changes to online banking and changes to our Privacy Policy. You'll see these changes within the next four months too.

Pages 9 – 11

1. Changes to your terms and conditions

Changes throughout your terms and conditions

- We've changed the way some of the conditions are worded so they're easier to understand. Their meaning hasn't changed.
- We've renumbered some of the conditions.
- We've taken out all references to cheques because this service isn't available anymore. If you have a cheque balance on your account then it'll continue at your current rate.
- We're going to give you the option to make a money transfer from your credit card. We've added this to your terms and conditions, but you won't be able to make them straight away – we'll let you know when the option is available. A money transfer is a service that lets you transfer money from your credit card to your current account.

Changes to your monthly repayments conditions

How we calculate your minimum payment

We're changing one of the ways we calculate your minimum payment. This change only applies to the first calculation (a) in your terms and conditions and we'll continue to use whichever of those calculations is the greatest to help you pay off your debt faster. At the moment the calculation is the sum of any fees, interest and charges plus one percent of your statement balance. Moving forward, it'll be calculated by adding one percent of your remaining balance (rather than your statement balance) to any fees, interest and charges on your account.

Changes to the APR and interest rates conditions

Expired promotions

We won't include details of expired promotions in your terms and conditions anymore.

Changes to the charges conditions

Transfer fees

We've removed information on balance transfer fees from your terms and conditions. Balance transfer and money transfer fees vary according to your current personalised offer. If we've sent you a personal offer you'll find details of the fees on it. Or you can give us a call to find out.

Fees and charges and interest rates

We've included more details in your terms and conditions about the circumstances in which we may change our fees and charges or interest rates.

Over credit limit fee

Instead of charging you a £12 fee if you're over your credit limit at any time during the month, we'll now only charge you if you're over your limit on your statement date.

Charges we're removing

- We'll no longer charge you to make foreign currency payments into your account.
- We'll no longer charge you if you ask for a copy of your statement.

Changes to the credit limit conditions

We've included details in your new terms and conditions about when we might reduce your credit limit. We may not always give you notice before we reduce your credit limit but we'll always contact you to let you know when it's happened. We'll only lower your credit limit if we have a valid reason for doing so and we'll never lower your credit limit below your outstanding balance.

Changes to our key information conditions and contact us

- Some of our contact details are changing. We've updated these in your new terms and conditions and added some details about the Financial Ombudsman and the Online Dispute Resolution platform. You'll also find these details on our website.
- We've let you know that there's 'Frequently Asked Questions' and 'Contact Us' sections on our website.

Changes to the payments and refunds conditions

Contactless payments

We've introduced contactless payments, so we've added this to your terms and conditions. With contactless, you can spend a small amount on your credit card (currently up to £30) without using your PIN.

Processing balance and money transfers

We've added details about the maximum amount of time it'll take us to process balance and money transfers.

Payments using foreign bank cheques

We won't accept payments from foreign bank cheques anymore, so we've taken out any reference to them in your terms and conditions.

Refunds

We've made the acceptable reasons for claiming a refund clearer.

Changes to breaking the agreement and how we can end it conditions

We've made it clearer when we can end our agreement with you and ask you to repay the outstanding balance.

Changes to the lost or stolen cards and unauthorised or incorrectly executed payments conditions

Contacting you if we suspect fraud

We've added a new condition in your terms and conditions to confirm that we'll get in touch if we suspect fraud on your account.

Changes to the online access conditions

Following changes in legislation we've added a new condition, which means you can share your account login details with a third party provider, as long as they're regulated by the Financial Conduct Authority (FCA). These providers are usually mobile app or web-based and let you see all your accounts in one place and pay for things online without entering your card details. For more information about these providers visit the FCA website.
<https://www.fca.org.uk/consumers/account-information-and-payment-initiation-services>

Changes we've made to our general conditions

How we'll get in touch

We've included information on the different ways we might get in touch with you. As well as writing to you, we might call you or send you an email or text message.

We may also provide your monthly statement electronically by uploading it to our secure online banking site and letting you know it's there. We'll get in touch and let you know if we decide to do this. If you don't want to get your statements online, you'll be able to let us know that you'd prefer paper copies.

Data protection

We've added a new condition about how we'll manage your information and where you can find our Privacy Policy on our website. We've made it clear that we'll keep any information you give us confidential and we'll only share it within the Sainsbury's Group for personalisation of products and services or marketing purposes, as outlined in our Privacy Policy which we update from time to time. Further information on how we and the Sainsbury's Group will use your information can be found in our Privacy Policy (see pages 10 and 11 for more details).

Language we'll communicate in

We'll always communicate with you in English.

Law your contract is governed by

We've made it clear that your contract is governed by the law that applies in the country you live in – Scotland, England, Northern Ireland or Wales. If court proceedings are ever necessary, then they will also take place in the country you live in at that time.

Other changes to the terms and conditions

We've included more details in your terms and conditions about the circumstances in which we may change the terms and conditions.

2. Other changes that'll affect you

This includes changes to how you make payments, online banking and our Privacy Policy.

Payments

Making a payment

Our telephone agents won't be able to process a debit card payment to your credit card anymore. You can still pay:

- by Direct Debit
- through online banking using your debit card
- by calling our automated payment service
- through faster payment
- by cheque.

Payment options

You won't be able to set up your Direct Debit to pay a percentage of your monthly statement balance anymore. You'll be able to set it up to pay:

- a fixed amount; or
- the minimum payment; or
- the full balance.

If your Direct Debit is set up to pay a percentage of your balance it'll automatically change to pay your minimum payment.

Additional cardholder

We'll give additional cardholders a different account number when we next reissue their card. Your additional cardholder can report a card as lost or stolen but for security reasons they can't carry out any servicing of the account – only the primary account holder can do this.

Online banking

Changes to online banking

We're making our online banking service better. When you're logged into online banking you'll now:

- have the option to get electronic statements instead of paper statements
- find it easier to make a payment online
- be able to send us a secure message if you have a query about your credit card.

Not already registered? You can register now at sainsburysbank.co.uk/register

Privacy Policy

This is a summary of our Privacy Policy. It summarises what we do with the information we hold about you, how we keep it secure and your rights. You can read our full Privacy Policy at sainsburysbank.co.uk/privacypolicy.

Who are we?

The Sainsbury's Group is made up of the businesses from time to time owned and/or operated by J Sainsbury plc, including:

- Sainsbury's Supermarkets Limited;
- Sainsbury's Bank Plc;
- Argos Limited;
- Habitat Retail Limited;
- Argos Financial Services (which includes Home Retail Group Card Services Limited, ARG Personal Loans Limited and Home Retail Group Insurance Services Limited); and
- Nectar Loyalty Limited.

Other businesses may be added to the Group in the future.

What do we do with your information?

The information we collect may be used in a variety of ways, for instance:

- Making our products and services available to you;
- Giving you Nectar points if appropriate;
- Preventing fraud;
- Providing you with Sainsbury's Group advertising; and
- For statistical analysis.

We may share your information with the Sainsbury's Group and our service providers, retail partners and other organisations. This lets us provide our services to you as detailed in the full version of this Policy.

The legal grounds on which we process your information are set out in our full Policy. For instance, we will market to you on the basis of our legitimate interests, unless you provide consent through one of the other Sainsbury's Group companies. If you don't want Sainsbury's Bank marketing, please see the full Policy for details on how to unsubscribe.

Security and data retention

We take security measures to protect your information and we'll never keep your information for longer than is appropriate.

Your rights

Access	You can ask for the personal information we hold about you and for details about how and for what purpose we use your information.
Rectification	You can ask us to correct any personal information that's inaccurate or incomplete.
Objection	You can ask us to stop processing your personal information in certain circumstances.
Restriction	You can ask us to temporarily stop processing your personal information in certain circumstances while other challenges are resolved.
Erasure	You can ask us to delete any information we hold about you if the law and our data retention policies no longer require us to hold it.
Data portability	You can ask us for copies of the information we hold about you so that you can move, copy or transfer personal data easily from one IT environment to another.
Automated decisions/ profiling	You have the right not to be subject to a decision based solely on automated processing, including profiling, which has legal effects for you or affects you in any other significant way.

Contact us

If you'd like to exercise one of your rights, or you have a question or a complaint about this Policy, please get in touch.

Email us at: Privacy.Bank@sainsburysbank.co.uk

Write to us at: Data Protection Officer, Sainsbury's Bank, 3 Lochside Avenue, Edinburgh Park, Edinburgh EH12 9DJ

Sainsbury's Bank

Keep me safe

Keep hold of this leaflet and letter for your records.

Find out more

sainsburysbank.co.uk/updates

Getting in touch

Customer services 08085 40 50 60

We're here Monday to Friday 8am to 10pm
and Saturday and Sunday 8am to 6pm.

Information is available in large print, audio and Braille if you need it.
Please call for details or contact Text Relay on 18001 08085 40 50 60.

Telephone calls are free from a landline and from a mobile when you call from the UK. We sometimes record calls for security purposes, and monitor them under our quality control procedures. All information is correct at the date of printing. 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.