

# Sainsbury's Bank Travel Money In Store 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 In Store Terms and Conditions carefully. These In Store Terms and Conditions explain how our Travel Money In Store service ("**In Store Service**") works, our obligations to you and also your obligations to us. By buying Travel Money from us, you confirm that you have read these In Store Terms and Conditions and agree to be bound by these In Store Terms and Conditions. We may amend these In Store Terms and Conditions at any time.

In these In Store 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.

## Purchasing Your Travel Money In Store

These In Store Terms and Conditions relate to our in store ordering facility for foreign currency ("**Travel Money**")

The In Store Service is only available for the currencies listed from time to time at the relevant Sainsbury's Bank Travel Money Bureau. Orders for Travel Money in store are subject to availability. Currency availability may also be subject to further monetary limits, currency exchange restrictions and to comply with all applicable laws and regulations, including those relating to anti-money laundering regulations.

## What can you buy Travel Money for?

You may only order Travel Money for holiday or business travel and not for speculative, 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.

## Travel Money In Store Rates

**Please note that the rates available on our website ([www.sainsburysbank.co.uk](http://www.sainsburysbank.co.uk)) 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 by going to our website. Exchange rates may vary during the day.

If you order Travel Money for collection at a later date, you will receive the rate that applies at the time of your order (not the rate that applies on the day you collect your Travel Money).

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

You can order your Travel Money at Sainsbury's Bank Travel Money Bureau for same day collection (dependant on currency and stock availability) and up to 14 days in advance of the date you would like to collect the Travel Money.

Orders for currency not in stock may take up to 3 week days to be ready for collection at the relevant Sainsbury's Bank Travel Money Bureau. You will not be required to pay for your Travel Money until you have collected it from the relevant Sainsbury's Bank Travel Money Bureau.

There may be a maximum amount of Travel Money that can be ordered at any one time and we will confirm this to you at the time of ordering or details can be found on our website.

Collection is subject to the opening times of the collection location. Details for the opening times of the collection location will be notified to you at the time when you place an order for collection at a later date. This can also be obtained on the Sainsbury's Bank website ([www.sainsburysbank.co.uk](http://www.sainsburysbank.co.uk)). Please remember to allow sufficient time to make your collection before departing on your travels.

We may ask you for information and identification (such as proof of residential address or either a valid passport or UK Photographic Driving Licence) in accordance with our anti-money laundering policies. In order to enable us to comply with our anti-money laundering and other legal obligations and our internal policies, we reserve the right to take a copy of your identification document(s) and the credit or debit card used to make the purchase (if relevant), at the time of purchase of your Travel Money.

## Paying for your Travel Money

Travel Money is sold commission free. You can pay for orders by cash or 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 of Travel Money and any applicable fees.

## What Fees / Charges apply?

You will not be charged a 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.

## Cancellation

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 Telephone 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.

## Replacement Orders and Returns

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 (a) greater than you ordered or (b) less than you ordered, you must notify us prior to leaving the Sainsbury's Bank Travel Money Bureau (and, where relevant, return any excess foreign currency bank notes to us).

## Alteration of Terms

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

## 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. However, if you take out one of our products online and we have been unable to resolve your complaint to your satisfaction, you can complain about the product or service received from us through the European Commission's Online Dispute Resolution Platform (ODR).

You can access and submit your complaint online via the Online Dispute Resolution Platform (ODR) at <http://ec.europa.eu/odr>. The ODR will then send your complaint to an alternative dispute resolution body to review your complaint.

If you want to make a complaint through the ODR you will need:-

- our name: Sainsbury's Bank plc;
- our email: [SainsburysBankCustomerRelations@sainsburysbank.co.uk](mailto:SainsburysBankCustomerRelations@sainsburysbank.co.uk);
- our website address: [www.sainsburysbank.co.uk](http://www.sainsburysbank.co.uk); and
- our geographic address: United Kingdom.

## Nectar Points

The Nectar loyalty programme is operated independently of Sainsbury's Bank Plc by Aimia Coalition Loyalty UK Ltd. Accordingly, we accept no liability, and you agree that we are not liable, for Nectar points allocated or not allocated for an order for Travel Money purchased through the in store service.

When placing an order for Travel Money in store you will be presented with the option to use your Nectar card. By providing your Nectar card number you agree to us passing your order details to Aimia Coalition Loyalty UK Ltd for the purposes of allocating Nectar points.

## How many Nectar points will I earn?

The number of Nectar points applied to your purchase is based on the total amount paid for your Travel Money and shall be allocated as follows:

Transaction Value Points Allocated	
£0 - £249.99	5 points
£250 - £499.99	10 points

£500 - £799.99	20 points
£800 or more	50 points

Nectar points can be allocated up to 60 days after placing your Travel Money order.

The collection and use of Nectar points is governed by the Nectar Collector Rules set out in your Nectar registration pack and is available at [www.nectar.com](http://www.nectar.com).

We reserve the right to alter, cancel or withdraw any terms or promotions relating to our loyalty scheme, without prior notice. We will make it clear what promotions apply prior to completing your order and those will not be changed prior to delivery or collection.

#### **Third Party Rights**

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

#### **Personal Information and Payment Security**

Please check our [Privacy Policy](#), which is available on our website, to find out how we use your personal information and the basis on which we process it.

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.

#### **Limitation of Liability**

**Other than as set out in the remainder of this paragraph, our maximum liability to you in respect of each 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 In Store 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 In Store 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.

#### **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 301 2724\*;**
- **Writing to us at Sainsbury's Bank Travel Money, Worldwide House, Thorpe Wood, Peterborough PE3 6SB**
- **Emailing us at [sainsburysbank@travelex.com](mailto: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.