

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.

These terms and conditions explain how our travel money in store service works, our obligations to you and also your obligations to us. In these 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 Terms and Conditions relate to our in store ordering facility for foreign currency banknotes ("Travel Money")

By buying Travel Money from us, you agree to be bound by these terms and conditions. We may amend these terms and conditions at any time.

Who can use our Service?

You can only buy Travel Money if you are aged 18 years or over.

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.

Buying Travel Money In Store

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.

Please note that the rates available on our website (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.

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 30 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 days to be ready for collection at Sainsbury's Bank Travel Money Bureau. You will not be required to pay for your Travel Money until you have collected it from Sainsbury's Bank Travel Money Bureau.

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. Please remember to allow sufficient time to make your collection before departing on your travels.

Sometimes 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

Foreign currency banknotes are sold commission free. You can pay for orders by cash or with most major credit or debit cards 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 card handling fee if you choose to pay by Maestro, MasterCard® Debit or Visa Debit Card or if you pay with your Sainsbury's Bank issued Credit Card. **We are charged a fee where customers choose to pay by MasterCard® Credit Card or Visa Credit Card, therefore if you wish to pay by**

MasterCard Credit Card or Visa Credit Card, we will charge a card handling fee of 1.5% of the order value (min £4.00 - max £15.00). This will be shown within your order summary as a "Credit Card handling fee". Your Credit Card issuer/provider may charge a "Cash handling fee"; please check the terms and conditions of your agreement with them. Any additional charge will not appear on your order total but will appear on your card statement. The total sum payable by you to us will be shown in your order summary.

Replacement Orders and Returns

On receipt of your Travel Money, you must check that the amount of foreign bank notes you receive is the same as your order. If the value of the foreign currency banknotes is, in our error, greater than you ordered, you will return the excess to us at a Sainsbury's Bank Travel Money Bureau within 14 days.

Complaints

If you have any comments or complaints please contact us. Our contact details can be found on the last page of these conditions.

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 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.

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.

We reserve the right to alter, cancel or withdraw any terms or promotions relating to Nectar points without prior notice.

Law and Jurisdiction

Our relationship shall be governed and interpreted in accordance with English Law.

Contacting Us

You can contact our customer services by:-

- Calling 0845 301 2724 / 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].

Sainsbury's Bank