

Sainsbury's Bank Travel Money Online 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 online 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.

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 banknotes ("Travel Money") via our website – www.sainsburysbank.co.uk (the "Website").

By ordering Travel Money from us, you confirm that you have read these terms and conditions and agree to be bound by them.

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 reserve the right to refuse, withdraw or cancel your foreign currency order at any time if we reasonably suspect or know that your foreign currency order has been placed for speculative gain, investment or business.

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

Orders for collection at any Sainsbury's Bank Travel Money Bureau are subject to a maximum value of £4,999.99 per person per day.

Orders for home delivery are subject to a maximum value of £2,500 per person per day.

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

Travel Money is 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. Exchange rates may vary during the day.

How will I receive my Travel Money?

When you place your order through the Online Service, you will be given the option of whether you want 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?

Administration Fee on orders for collection at bureau:

Orders for £1 -£99.99	£1.99
Orders for £100 and over	Free

Home Delivery fees (minimum order £100):

Orders for £100 -£499.99	£5.00
Orders for £500 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 10 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. 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.

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 7 days in advance of the collection date. Details of when Travel Money is available for collection are detailed below:-

Standard Collection

Order placed	Euro and US Dollar	
	Order placed before 5pm	Order placed after 5pm
Day	Earliest available Collection	
Monday	Tuesday 9.30am	Wednesday 9.30am
Tuesday	Wednesday 9.30am	Thursday 9.30am
Wednesday	Thursday 9.30am	Friday 9.30am
Thursday	Friday 9.30am	Saturday 9.30am
Friday	Saturday 9.30am.	Monday 9.30am
Saturday	Monday 9.30am	Tuesday 9.30am
Sunday	Tuesday 9.30am	Wednesday 9.30am

Order placed	Non Euro /USD and Multi currency	
	Order placed before 5pm	Order placed after 5pm
Day	Earliest available Collection	
Monday	Thursday 3.00pm	Friday 3.00pm
Tuesday	Friday 3.00pm	Saturday 3.00pm
Wednesday	Monday 3.00pm	Tuesday 3.00pm
Thursday	Tuesday 3.00pm	Wednesday 3.00pm
Friday	Wednesday 3.00pm	Thursday 3.00pm
Saturday	Thursday 3.00pm	Thursday 3.00pm
Sunday	Thursday 3.00pm	Thursday 3.00pm

Additional day(s) will be added for public holidays. Orders must be collected within 72 hours of scheduled collection date. See Uncollected orders 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
- ✓ 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 reserve the right to 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.

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 2.00 p.m. Monday to Thursday	Next working day
After 2.00 p.m. Monday to Wednesday	Second working day
After 2.00 p.m. Thursday and before 2.00 p.m. Friday	Saturday or Monday (Saturday deliveries not guaranteed)
After 2.00 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. 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.

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

Foreign currency banknotes are 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 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/advance 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

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. If you then receive your original order as well as the replacement, 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 within 14 days we reserve the right to charge you for the replacement order.

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 by Royal Mail Special Delivery within 14 days and we will reimburse the return postage to you.

In the event you are entitled to a return or a replacement or did not receive all the Travel Money that you ordered, please contact customer services. Our customer services contact details can be found on the last page of these conditions.

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 conditions.

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 will be refunded to the card you used to place your order and a £10 cancellation fee will apply. 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.

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 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 Online Service.

When placing an order for Travel Money online you will be presented with the option to enter your Nectar card number. By providing your Nectar card number you agree to us passing your order details to Nectar for the purposes of allocating Nectar points.

How many Nectar points will I earn?

The number of Nectar points applied to your order is based on the total amount of your transaction shown on your Travel Money confirmation email 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 Card 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.

Third Party Rights

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

Personal Information and Payment Security

Please click on our link [Privacy Policy](#) to find out how we use your personal information. By using the Website, you consent to such use and warrant that all information provided by you is accurate.

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.

The maximum liability to you in respect of each use of the Online Service for a Travel Money order 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 terms, 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 terms, 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 below.

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 Online Dispute Resolution Platform.

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;
- our website address: www.sainsburysbank.co.uk; and
- our geographic address: United Kingdom.

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 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.