

TERMS AND CONDITIONS CARD CASHBACK PROMOTION

1. **Promotional Offer:** A one-time cashback of £50 when £100 is spent cumulatively in a 3-month period with OakNorth Visa Debit Card
2. **Promotion Period**

The promotion is valid from 8th October 2024 to 31st December 2024. OakNorth reserves the right to extend the promotion period at its discretion.
3. **Eligibility**
 - a. This offer is available to all existing Business Banking customers of OakNorth who hold an active Visa Business Debit Card.
 - b. The offer is only applicable in eligible countries. You can find the full list of eligible countries [here](#).
4. **Qualifying Transactions**
 - a. To qualify for the £50 cashback, three transactions amounting to £100 or more must be made cumulatively in the 3-month campaign period stated in 2, using the OakNorth Visa Debit Card.
 - b. Qualifying transactions can be made via in-store or e-commerce platforms, or over the phone.
5. **Cashback Details**
 - a. Eligible customers will receive a one-time cashback of £50.
 - b. The cashback will be credited to the customer's OakNorth Business Banking account within 30 days after the completion of the promotion period.
6. **Limitations**
 - a. Each eligible OakNorth Visa Debit Card can only receive cashback once for eligible transactions processed during the promotion period.
7. **General**
 - a. This promotion cannot be combined with any other promotions or offers provided by OakNorth.
 - b. OakNorth reserves the right to withdraw, amend, pause, or extend this offer at any time without prior notice or any liability to any participant whatsoever.
 - c. Participation in this promotion is deemed acceptance of these Terms and Conditions.
 - d. Any disputes relating to eligibility, or the terms of this promotion will be resolved at the discretion of OakNorth and its decision will be final and binding.
 - e. The promotion is valid for the first 200 eligible and qualifying transactions as defined in 5a. OakNorth will clearly inform customers [here](#) when the promotion ended.
 - f. This promotion is provided by OakNorth. Even though using the OakNorth Visa Debit Card may make you eligible for the promotion, the promotion is not provided by, or connected to, the card issuer, Transact Payments Limited. As a result, Transact Payments Limited accepts no liability or responsibility relating to your participation in the promotion or the award of the cashback to you. If you have any queries regarding this cashback campaign, please contact OakNorth.
 - g. Please note that receiving cashback rewards may have tax implications depending on your circumstances. We recommend consulting with a tax advisor to understand any potential tax liabilities that may arise from participating in this cashback campaign. It is your responsibility to report and pay any taxes due in accordance with applicable laws and regulations.