

IMPORTANT INFORMATION

AA CREDIT CARD TERMS AND CONDITIONS

**PART A –
CASHBACK**

**PART B –
12 MONTH BREAKDOWN COVER
FOR NON AA MEMBERS**

**PART C –
ANNUAL MOT FOR AA MEMBERS ONLY**

(THE ABOVE TERMS AND CONDITIONS SHOULD BE READ IN CONJUNCTION
WITH THE GENERAL TERMS AND CONDITIONS)

(Effective from 1st September 2015)

PART A - CASHBACK

1. ELIGIBILITY

- 1.1 As the holder of the AA Credit Card, you are able to earn cashback on eligible fuel purchases and on all other purchases in accordance with these Terms.
- 1.2 The total amount of spending on your AA Credit Card at eligible retailers, in any one month, is limited to the amount of the Credit Limit on your AA Credit Card.

2. CASHBACK RATE AND ELIGIBLE RETAILERS

- 2.1 You will earn cashback on your monthly fuel spend at a rate of:
 - 2.1.1 2% if your total monthly card spend (on all purchases including fuel purchases) is less than £500, 2% cashback is applicable on fuel spend only per month; or
 - 2.1.2 4% if your total monthly card spend (on all purchases including fuel purchases) is more than £500, 4% cashback is applicable on fuel spend only per month.
- 2.2 You will earn cashback on your monthly spend on all other purchases at a rate of 0.5%.
- 2.3 You will earn cashback on your monthly fuel spend in eligible retailers, which are service stations with fuel facilities and are identified by the Merchant Category Codes 5541 or 5542. Petrol stations within the Merchant Category Codes include, but are not limited to, BP, Tesco, Esso, Murco, Shell, Sainsbury's, Texaco, Asda, and Morrisons.
- 2.4 The Merchant Category Codes are industry codes which identify a retailer as a service station with fuel facilities. In certain situations some service stations may not be identified by these codes and cashback will be applied at a rate of 0.5% to those transactions.

3. REDEMPTION OF CASHBACK

- 3.1 Your account will be automatically credited in March, June, September and December with the cashback amount you have earned on your monthly purchases and your monthly fuel spend at eligible retailers. The cashback you have earned will show as a credit on your next monthly statement which will be described as "Rewards Cashback".
- 3.2 The maximum amount of cashback that can be earned each calendar year will be a maximum of £150.
- 3.3 If we pay you cashback over the maximum annual cap of £150, we may subsequently debit your Credit Card with the overpayment of cashback.
- 3.4 Cashback that is earned by any additional cardholder will be credited to the primary Credit Card Account.
- 3.5 The cashback award is supplied by Bank of Ireland (UK) plc and not the individual retailer. This cashback does not impact on any other offers provided by the retailers.

4. FEES AND CHARGES

- 4.1 You will be charged an annual fee of £42 for your AA Credit Card. This will consist of 12 monthly charges of £3.50. This fee will be displayed as a transaction on your monthly statement.
- 4.2 There are no other fees payable in order to be eligible to earn cashback.

5. REASON FOR SUSPENSION OF CASHBACK

- 5.1 Cashback may be suspended if you break any of the Terms and Conditions of your Credit Card Agreement. This means you will not earn cashback, or receive credit for any previously earned cashback, during the period that you are in breach of your Terms and Conditions.
- 5.2 You will also not earn cashback on the following:
 - 5.2.1 On any purchases that have been refunded to your AA Credit Card in the same month;
 - 5.2.2 On any balance transfers made;
 - 5.2.3 On any Direct Debits or standing orders;
 - 5.2.4 On any cash withdrawals from a cash machine or over the counter at a bank or cash provider;
 - 5.2.5 On any foreign exchange transactions;
 - 5.2.6 On any gambling;
 - 5.2.7 If at least the minimum payment due on your AA Credit Card has not credited your account by the payment due date;
 - 5.2.8 If a payment to your AA Credit Card is returned unpaid;
 - 5.2.9 If you are over your Credit Limit;
 - 5.2.10 If you enter into an agreement with your creditors or are made bankrupt; or

- 5.2.11 If your AA Credit Card Account is closed or suspended (except where your AA Credit Card is lost or stolen) after you have earned cashback but before that cashback has been applied automatically to your AA Credit Card.
- 5.3 If any purchases have been refunded to your AA Credit Card in a different month to when the purchase was made and cashback has already been applied to your account, we may subsequently debit your AA Credit Card with the overpayment of the cashback.

6. CHANGES

- 6.1 We may change these Terms, including the rates at which you earn cashback, or withdraw the cashback scheme by giving you 30 days' notice. We may make a change to make these Terms better for you, to account for changes in law, regulation or industry practice, to reflect changes in our practice (including changes arising from a reorganisation of our business), or to correct a mistake. If the change is to your benefit, we will implement it as soon as possible and tell you within 30 days of the change taking place.

PART B – 12 MONTHS FREE VEHICLE ROADSIDE BREAKDOWN COVER OFFER FOR NON AA MEMBERS ONLY

1. ELIGIBILITY

- 1.1 You will qualify for 12 months free AA Vehicle Roadside Breakdown Cover ("Cover") when you activate your AA Credit Card by making your first purchase, cash withdrawal or balance transfer within the first 12 months of account opening. The Cover is only available to the primary AA Credit Card holder and they must reside at the address on the AA Credit Card Account. The Cover is provided by Automobile Association Developments Limited (the "AA").
- 1.2 You must provide an active and valid email address at the time of application.

2. EXCLUSIONS

- 2.1 Existing holders of an AA Breakdown product, whether arranged directly, via a spouse/partner's personal AA Membership (i.e. Associate Membership), or provided by your bank or vehicle manufacturer, will not qualify for this free Cover offer.

3. REDEMPTION

- 3.1 Redemption details will be emailed to you within 70 days of you activating your AA Credit Card. You will need to follow the instructions in the email to set up your Cover. An offer code will be included in the email and will expire 3 months from the date of the email.

4. HOW IT WORKS

- 4.1 This offer is only available for the first 12 months of Cover, thereafter, if you would like to renew the renewal price for membership will depend on the chosen level of cover (at the time of renewal).
- 4.2 When setting up your Cover you will be required to set up an annual recurring payment arrangement. This payment is based on the standard AA Vehicle Breakdown cover price using your AA Credit Card, although nothing will be charged for the first 12 months. Your membership will be renewed automatically after 12 months, as long as you choose not to cancel the Cover. A renewal invitation will be sent to you towards the end of your 12 month free period. You will be given plenty of time to respond before your membership starts to become payable.
- 4.3 Once you've activated your Cover, you will receive your AA membership card together with the AA Vehicle Membership Roadside Breakdown Cover Terms and Conditions.
- 4.4 You can ask to upgrade your free Cover to Personal and add on Home-Start, Relay, and Stay Mobile to your Cover at the applicable price during the offer period.
- 4.5 On the 1st and subsequent anniversaries of your Cover membership, you will be sent an email outlining how to redeem your free annual MOT. The free annual MOT service will only be applicable from that date, and clauses 3 to 4 in Part C of these Terms will then apply.

5. REASON FOR SUSPENSION OF BREAKDOWN COVER

- 5.1 This offer may be withdrawn if you break any of the Terms and Conditions of your Credit Card Agreement.
- 5.2 We may change these Terms, or withdraw the offer by giving you 30 days' notice. We may make a change to make these Terms better for you, to account for changes in law, regulation or industry practice, to reflect changes in our practice (including changes arising from a reorganisation of our business), or to correct a mistake. If the change is to your benefit, we will implement it as soon as possible and tell you within 30 days of the change taking place.

PART C – FREE ANNUAL MOT OFFER FOR AA MEMBERS

1. ELIGIBILITY

- 1.1 The free annual MOT offer is only available to holders of an AA Breakdown product at the time of accepting the credit agreement with us. This will include AA Breakdown products that have been arranged directly or via your spouse/partner (i.e. Associate Membership), bank or vehicle manufacturer.
- 1.2 The holder of the AA Breakdown product must reside at the same address as that stated on your AA Credit Card Account to be eligible for this offer.
- 1.3 You must provide an active and valid email address at the time of application.

2. REDEMPTION

- 2.1 You will qualify for a free annual MOT offer when you activate your AA Credit Card by making your first purchase, cash withdrawal or balance transfer within the first 12 months of account opening.
- 2.2 Redemption details, including a unique offer code, will be emailed to you within 70 days of you activating your AA Credit Card. You will need to follow the instructions in the email to arrange your free MOT. The free annual MOT check is currently provided by National Tyres and Autocare Limited.

3. HOW IT WORKS

- 3.1 The free annual MOT offer is valid for a single Class 4 MOT test at National Tyres and Autocare service centres (standard rate: £54.85) or any other service centres as notified to you from time to time and must be redeemed within 13 months of your receipt of the redemption email.
- 3.2 The vehicle presented for testing must be registered at the same home address as your AA Credit Card Account and you will be required to show the AA Credit Card and the offer code in order to claim the free MOT. If you are unable to do this, you may be charged for any MOT completed.
- 3.3 Any work required to pass the MOT is not included in the offer.
- 3.4 The AA and Bank of Ireland have no liability for any works carried out to your vehicle by the garage.
- 3.5 The unique code can only be used once and will expire on checkout.
- 3.6 Your free annual MOT offer code will be emailed to you annually from when you first activated your AA Credit Card or at the anniversary of your Cover.

4. REASON FOR SUSPENSION OF MOT

- 4.1 This offer may be withdrawn if you break any of the Terms and Conditions of your Credit Card Agreement.
- 4.2 We may change these Terms, or withdraw the offer by giving you 30 days' notice. We may make a change to make these Terms better for you, to account for changes in law, regulation or industry practice, to reflect changes in our practice (including changes arising from a reorganisation of our business), or to correct a mistake. If the change is to your benefit, we will implement it as soon as possible and tell you within 30 days of the change taking place.

*Calls may be recorded and monitored for training purposes.

The AA Credit Card is provided by Bank of Ireland (UK) plc. Bank of Ireland (UK) plc is licenced to operate the 'AA' brand as the credit card issuer for AA Financial Services Limited.

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