



**THESE TERMS SHOULD BE READ IN CONJUNCTION WITH  
THE GENERAL TERMS AND CONDITIONS**

# AA Fuel Save Credit Card Cashback Terms

*These Terms only apply to you if you were already an AA Credit Card Fuel Save Cashback customer before 3<sup>rd</sup> October 2020 and are not open to new customers.*

## 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 £500 or more, 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. eans regulated organisations which hold credit information about customers that is used by lenders, examples include Experian Limited, Equifax Europe (UK) Limited and TransUnion LLC or any company which collects information relating to your credit rating;

## 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 £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 Jaja Finance Ltd 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 cash withdrawals from a cash machine or over the counter at a bank or cash provider;
- 5.2.4** On any Direct Debits or standing orders;
- 5.2.5** On cash withdrawals from a cash machine or over the counter at a bank or cash provider;
- 5.2.6** On any foreign exchange transactions;
- 5.2.7** On any gambling transactions;
- 5.2.8** If at least the minimum payment due on your AA Credit Card has not credited your account by the payment due date;
- 5.2.9** If a payment to your AA Credit Card is returned unpaid;
- 5.2.10** If you are over your Credit Limit;
- 5.2.11** If you enter into an agreement with your creditors or are made bankrupt; or
- 5.2.12** 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. 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.

## **7. 12 MONTHS FREE VEHICLE ROADSIDE BREAKDOWN COVER OFFER FOR NON AA MEMBERS ONLY**

**7.1** 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. Redemption details will be sent by email from the AA up to 40 days after the end of the month you make your first transaction that activates the credit card. A valid email address must be provided at the time of application.

**7.2** The breakdown cover is only available to the primary credit card holder and they must reside at the address on the credit card account. Existing holders of an AA breakdown product, whether arranged directly, via a spouse/partner's personal AA Membership, or provided by a bank or vehicle manufacturer, will not qualify for this cover offer. On the anniversary of setting up the breakdown Cover for the first time, you will be sent an email from the AA outlining how to redeem your annual MOT.