

SHOPPING COVER

Shopping Cover is introduced to you by Arcadia Group Limited and is underwritten by Financial Insurance Company Limited.

Use this information to decide if our services are right for you.

WHO REGULATES US?

The Financial Services Authority is the industry watchdog that regulates financial services.

Arcadia Group Limited is an appointed representative of Santander Cards UK Limited. Its registered office address is at 70 Berners Street, London, W1T 3NL. (Registered in England number 237511). Its FSA registration number is 403560.

Santander Cards UK Limited, trading as Santander Cards, has its registered office at 2 Triton Square, Regent's Place, London NW1 3AN. (Registered in England and Wales number 1456283). Santander Cards UK Limited is authorised and regulated by the Financial Services Authority. Its FSA registration number is 204572.

You can check the details for both these companies on the Financial Services Authority's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

You can contact Santander Cards UK Limited on insurancequeries@santandercards.co.uk

WHICH COMPANIES DO WE DEAL WITH?

In relation to Shopping Cover insurance, Arcadia Group Limited and Santander Cards UK Limited are contractually obliged to deal only with Financial Insurance Company Limited. Arcadia Group Limited may deal with other insurers in relation to credit facilities provided by other suppliers.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

Other than the premium, you do not need to pay any fee to us for arranging Shopping Cover. Shopping Cover costs £2 per month (including Insurance Premium Tax) and is added to your monthly statement each month a purchase is charged to your account.

Illustrated below is the likely cost of Shopping Cover based on the following possible transaction frequency:

Number of Months purchase(s) made	Cumulative cost
1	2
3	6
5	10
12	24

In addition, interest may be charged on the premium at the current retail purchase rate if you do not pay off your statement balance in full every month.

DEMANDS AND NEEDS STATEMENT

Your Insurance Requirements

The FSA requires us to provide you with this statement of your demands and needs. You have applied for a credit facility from Santander Cards UK Limited and you would like to take out Shopping Cover insurance to protect purchases made with the card. You should carefully consider the benefits and exclusions described in the Important Information. Briefly the insurance covers purchases made with your card in an evans store or evans online against:

Price Protection	Reduction in price of the same item at any evans store or at evans online.
Purchase Protection	Unintentional loss, damage or theft.

You are responsible for deciding whether Shopping Cover meets your demands and needs. It is important that you read your Shopping Cover Policy Summary and Policy

Document before the end of the initial 30 day cancellation period to check that it is suitable for those demands and needs. Please note that we are not providing you with advice on Shopping Cover and we are not recommending it to you.

COMPLAINTS

We set ourselves high standards.

If you are not satisfied with the service of evans, please write to Complaints Department, 70 Berners Street, London, W1T 3NL or call us on 0845 121 4516. (Calls may be recorded or monitored for quality and security purposes).

If you are not satisfied with the service of Santander Cards UK Limited, please write to Complaints Department, Santander Cards, Capital House 2, Leeds, LS27 0JG or call us on 0800 915 2275. (Calls may be recorded and monitored for quality and security purposes).

If your complaint cannot be settled in this way, you may be entitled to refer the matter to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Phone: 0845 080 1800. If you complain it will not affect your legal rights.

COMPENSATION

Santander Cards UK Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. In respect of our obligations to arrange your Shopping Cover, FSCS will pay 100% of the first £2,000 of any loss you suffer as a result of our failure to meet these obligations and 90% of the remainder of your claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS www.fscs.org.uk or by phoning 0207 892 7300.

MISCELLANEOUS

It is possible to choose the law applicable to your policy. English Law will apply to your Shopping Cover policy unless you make a written agreement with Financial Insurance Company Limited before you start the cover.

If you have special needs and would like a large text or taped version of this information please phone the Disability Helpline on 0870 400 4768 or Disability Textphone on 0870 400 4769. (Calls may be recorded for training and quality purposes. Daytime calls cost up to 8p plus 6p per minute from BT lines Mon-Fri. Mobile and other providers' charges may vary).