

COMPLETE SAVINGS MEMBERSHIP TERMS OF SERVICE

Effective Date: 27 November 2023

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Your Complete Savings Membership is subject to this agreement (the “Terms of Service”), which comprises Section A - Membership Terms of Service and Section B - relevant Benefit Specific Terms of Service together with the additional terms and information contained in:

1. your Membership Pack; and
2. the WL Privacy and Cookies Policy
3. any applicable Benefit Specific FAQs
4. any «Special Terms» under each Retailer offer

Together these documents form your agreement (the “Agreement”) with us.

It is important you read all of the documents forming your Agreement carefully since they contain important information about your Complete Savings Membership, including your rights and obligations.

Please save/print a copy of your documents and keep them together and in a safe place in case you need to refer to them, in future.

Your Complete Savings Agreement is made between:

You («you» or «Member»); and

Webloyalty Sàrl Company, Avenue Reverdil 8, 1260 Nyon, Switzerland no CHE-344.043.246 («WL, «us» or «we»»).

Payment of the Membership Fee or acceptance or use of the Webloyalty Membership Service and the receipt of any of the specific benefits will constitute the Member’s acceptance of all of the terms and conditions of this Agreement.

By entering into this Agreement with WL, you will become a Member of the Complete Savings Webloyalty programme («Webloyalty Programme»).

GLOSSARY OF KEY TERMS

- **Retailers:** the third party suppliers that offer goods and services on the Website and/or in-store
- **Benefit Specific FAQs:** all and any FAQs referred to within the Benefit Specific Terms of Service
- **Benefit Specific Terms of Service:** the benefit specific Terms of Service set out in Section B of these Terms of Service
- **Items:** the goods and/or services you purchased
- **Member:** a person resident of the United Kingdom who has joined the Complete Savings programme
- **Membership Fee:** the monthly fee you pay as a Member using a UK registered credit or debit card during your membership. The period and amount of this fee will be notified during the enrolment process and confirmed to you in the Membership Pack

- **Membership Pack:** the information pack you receive from WL by email or post after having enrolled onto the Webloyalty Programme and which contains the start date of your membership, details of your Membership Fee together with other important information relating to your membership
- **The Website:** completesavings.co.uk;
- **Webloyalty Programme:** the Complete Savings programme operated by Webloyalty;
- **Webloyalty Membership Service:** the right to participate in the Webloyalty Programme, and earn and receive cashback and other benefits;
- **WL:** Webloyalty Sàrl Company no CHE-344.043.246, Avenue Reverdil 8, 1260 Nyon, Switzerland;

CUSTOMER SERVICES CONTACT INFORMATION

If you need to contact Customer Services for any reason, you can do so as follows:

- **Online:** via the [Contact Us](#) link at the top of every page within the Website completesavings.co.uk
- **Email:** at customerservice@completesavings.co.uk
- **Phone:** 0800 389 6960 Monday through Friday 8AM - 8PM, Saturday 9AM - 4PM excluding bank holidays.
- **Write to:** Complete Savings Customer Service Department (Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF). Your correspondence will be re-directed to our Customer Service Representatives (operating from outside the UK).

SECTION A: MEMBERSHIP TERMS OF SERVICE

1. MEMBERSHIP SERVICE DESCRIPTION

As a Member of the Webloyalty Programme, WL grants you the right to:

- earn cashback, purchase discounted Gift Cards and Gift Vouchers («Gift Cards») and
- earn, or receive other benefits.

Collectively, the right to participate in the Webloyalty Programme and the right to earn and receive cashback and other benefits is referred to as the Webloyalty Membership Service («Webloyalty Membership Service»).

The specific benefits of the Webloyalty Membership Service are always subject to availability and change. You should check the Website or contact the Customer Service team (see contact information above) in order to check whether a particular benefit is available at a given time.

2. YOUR ELIGIBILITY

In order to receive the Webloyalty Membership Service and to qualify for any benefits associated with the Webloyalty Membership Service, Members must be:

(a) Members must be 18 years or older.

If you are under 18, please ensure you do not sign up to our programme as the content contained in the Webloyalty Membership is only suitable for adult viewing.

(b) Members must be a resident of the United Kingdom with:

(i) a UK registered credit or debit card and

(ii) a UK bank account/IBAN.

WL reserves the right, at its sole discretion, to refuse any person from becoming a Member. You may join the Webloyalty Programme through a single partner and may not accumulate benefits and/or cash back premiums through different partners. You are expected to use the Webloyalty Programme in an honest and ethical way and in accordance with these Terms of Service.

(c) Memberships are limited to one per household.

This means we only permit one member in a house to join. Multiple memberships in the same household are not permitted. The reason for this is to prevent any misuse or fraudulent activity concerning the membership.

Any individual may only hold one Membership in a Webloyalty Programme at a time. You agree the Webloyalty Membership Service may only be used for your own personal benefit. Though, we do understand on occasion you may purchase gifts for your loved ones. Where on the occasion you make purchases for loved ones the proof of purchase must match the membership holder's name and the purchase must be made by you and not your loved one.

(d) Membership is non-transferable.

If you have more than one WL membership and/or fail to comply with any provision of this Agreement, we reserve the right to terminate all memberships and in such case, any accrued benefits and/or cashback (earned but not paid at the date of termination) will be forfeited.

The bank account details /IBAN you provide to receive your benefit must only be used by you. If your bank account number/IBAN is being used by another Member, the Membership which was created later will be terminated and any accrued benefits not paid at the time of termination will be forfeited. If we suspect these accounts have been created for misuse or fraudulent activity, we reserve the right to terminate all accounts using the same bank account number/IBAN and any accrued benefits not paid at the time of termination will be forfeited.

(e) Members must be human; no AI, machines, scripts or automated services may be used to accumulate financial benefits derived from Membership and use of the Webloyalty Programme.

3. MEMBERSHIP AND USE

Provided you comply with the requirements set out in these Terms of Service, we agree to provide you with the Webloyalty Membership Service for the term of this Agreement.

We will endeavour to make the Website available 24 hours a day, 7 days a week. However, there may be times when we are unable to make the Website available due to technical, operational reasons, such as scheduled maintenance shutdowns, or for other commercial reasons.

You are required to use the Webloyalty Membership Service in accordance with these Terms and in an honest and ethical manner. Failure to do so may result in the immediate termination of any membership or multiple memberships, and in such case, any accrued benefits and/or cash back earned but not paid at the date of termination will be forfeited.

You are responsible for your use of the Webloyalty Membership Service and must promptly notify WL of any unauthorised use of the Webloyalty Membership Service.

Any printed material and software we provide you remains the exclusive property of WL. You agree not to publish, retransmit, broadcast or otherwise reproduce in any medium any information or software made available to you other than for the purpose of receiving the Webloyalty Membership Service.

You must use the Webloyalty Membership Service for your personal use only. This means that any Item(s) purchased through the Webloyalty Programme must be for your own personal use and own personal benefit. Though, we do understand on occasion you may wish to purchase gifts for loved ones. Where on the occasion you make purchases for loved ones the proof of purchase must match the membership holder's name and the purchase must be made by you and not your loved one.

To explain this further, below is a list of circumstances in which Webloyalty will find that Items have not been purchased for personal use (either on their own or in combination):

- (a) The purchase of Item(s) with the intent to or action of reselling the Item(s) on an online auction website or shopping website;
- (b) The purchase of a large quantity of any Item;
- (c) An unusual number of purchases within some categories, that are unlikely to be for personal use. In the table below you will find some examples. Please note that these are for illustrative purposes and not intended to be an exhaustive list.

Item	Frequency
Mobile Phones, Laptops, washing machines, tablets, printers and other electronic equipment	Not more than 2 per 6 months
Beauty Products like perfumes, face creams	Not more than 3 per month
Toiletries like shampoos, toothpaste	Not more than 5 per month
Travel tickets (train, flight, bus) and entertainment tickets	No more than 2 adults and 2 children per ticket

- (d) The purchase of Item(s) through a business bank account or credit card;
- (e) The purchase of Item(s) through a bank account, credit card or any means of payment the member is not the holder of;
- (f) The purchase of Item(s) by a Member not done under the Member's first and surname;
- (g) The purchase of Item(s) by a Member done for the benefit of a company or personal business; or
- (h) The purchase of Item(s) on websites expressly stated to be reserved for professional purposes only; or
- (i) The purchase of any Items related to crypto currency mining.

If Webloyalty determines that Items have been purchased for non-personal use, in accordance with paragraph 6.2 below, we may terminate your Agreement and terminate the payment of all accrued benefits without any right for you to reclaim them or receive any other compensation.

To gain access to the Website, you must have Internet access, an email address, a user name and a password. You agree to keep your username and password private so that it cannot be used by any other person. We will not be liable for any damages, losses or expenses suffered by you or any third party as a result of any unauthorised person gaining access to any of the «Member only» areas of the Website where we are not at fault.

We draw your attention specifically to the fact that, as part of Complete Savings, we may use the services of financial institutions or bank's subcontractors, which are subject to legal reporting requirements. In such circumstances, these financial institutions or bank's subcontractors may carry out identity, credit reference and fraud prevention checks whenever processing any financial transaction, including processing your benefit payments. Any information, which is processed by way of transfer to such financial institutions or bank's subcontractors, is intended for this specified purpose only. Please note that such credit reference and fraud prevention agencies may disclose the fact that a check was made for the purposes of fraud prevention.

We may ask you to provide us with a copy of your proof of identity (ID/passport) and any additional information, such as date and place of birth, address, phone number and UK bank statement. Your timely cooperation is paramount; your failure or refusal to provide such information requested will:

- (a) prevent us from providing the benefits of the membership
- (b) may result in the termination of your membership and
- (c) may cause us delay before commencing delivery of your benefits

4. MEMBERSHIP FEE

Membership fee (the «Membership Fee») as notified during the enrolment process and confirmed to you in the Membership Pack and in monthly email communications from WL, will be charged on a monthly basis (unless set out otherwise during the enrolment process). Payment of the Membership Fee will entitle you to continue your Membership of the Webloyalty Programme and to receive the Webloyalty Membership Service. The Membership Fee will be billed automatically to your designated payment vehicle, which may include credit or debit card (each a «Billing Device») unless the agreement is cancelled or terminated by you or WL. We may from time to time change the Membership Fee and will give you at least 30 days advance notice before doing so. In the event of any such change, we draw your attention to your general right of termination as set out, below.

5. TERM

This Agreement shall enter into force on the effective date of the Member's membership in the Webloyalty Programme, for an initial period of 30 days («Initial Period»), unless otherwise limited on the subscription pages. On enrolling into the Webloyalty Programme you expressly agree to receive the benefits of the Programme, immediately.

Depending on what is mentioned on the subscription pages of the Webloyalty Membership Service (and confirmed, thereafter in the Membership Pack), you may (or may not) be required to pay a monthly Membership Fee.

- If the Initial Period is free: You have the right to cancel the Agreement at any time up until 30 days from the start date of this Agreement without giving a reason or paying any Membership Fees (this Initial Period includes the legal right to cancel the Agreement at any time up until 14 days from the start date of this Agreement (the cooling off period) without giving a reason or paying any fees). A cancellation form is provided at the end of these Terms of Service and can be downloaded by [clicking here](#).
- If the Initial Period is not free: You have the legal right to cancel the Agreement at any time up until 14 days from the start date of this Agreement without giving a reason or paying any Membership Fees. Any Fee due during the Initial Period will be payable after the 14 days cooling-off period. On the expiry of 14

days, you can still cancel the Agreement during the Initial Period but will not be entitled to a refund of your first Membership Fee paid.

- After the Initial Period, this Agreement will be automatically renewed for successive periods equal to the Initial Period - during which you will pay a monthly Membership Fee unless:
 - you have exercised your legal right to cancel within 14days (the cooling off period) or any relevant trial period, and /or
 - If the Initial Period is free, you have exercised your right to cancel within this Initial Period and /or
 - Webloyalty has informed you of our intention not to renew the contract when due, and /or
 - the membership was terminated earlier, in accordance with the Termination provisions in paragraph 6, below.

The Agreement will terminate on the last day of the Initial Period or renewal period during which either party terminates the Agreement, except as set out in the Termination provisions below. Each period is calculated from date to date and not on a calendar basis.

6. CANCELLATION AND TERMINATION

6.1 CANCELLATION OR TERMINATION BY THE MEMBER

You can cancel your membership at any time without justifying the reason by notifying us in the following ways:

- **Online** via the online cancellation service (available through the [Contact Us](#) area of the Website when you are logged in).
- **Email:** at customerservice@completesavings.co.uk
- **Phone:** by calling our Customer Service Representatives to the phone numbers set out in the page "Contact us" (Monday to Friday 8am-8pm, and Saturday 9am- 4pm).
- **In writing** you can either write to WL or download and send the cancellation form featured at the end of these Membership Terms and send this to: Complete Savings, Sentinel House, Airspeed Road, Portsmouth, Hampshire, P03 5RF.

If you terminate your membership you have the right to use and receive all the benefits of the Webloyalty Membership Service for the rest of the monthly membership period. At the end of such period, termination will take effect and you will no longer have access to the Webloyalty Membership Service, nor any obligation to pay any further Membership Fee.

6.2 TERMINATION BY WL

- (a) Termination on Notice

WL has the right to terminate your membership at any time and for any reason on thirty (30) days written notice and in this case, we will reimburse your Membership Fee for the monthly current period, prorated for the portion of the remaining period, as the case may be. You will immediately cease using or receiving all the benefits of the Webloyalty Membership Service as from the effective date of termination. The notification will be sent to the email address you provided. WL will not be responsible for any non-receipt of notice by Member where such failure is caused by any reason outside of our reasonable control, including, but not limited to non-receipt due to; an error in your email address, an inaccurate email address, your failure to check your email online, your failure to inform WL of a change in your email address or a failure of the Internet.

(b) Termination with immediate effect

WL reserves the right to terminate this Agreement with immediate effect:

- (i) if we are unable to meet a request for additional authentication from your card issuer. To reactivate your membership, you would need to sign up with a card issued by a different bank.
- (ii) for breach of your membership obligations under this Agreement.
- (iii) if the e-mail address or mailing address you provided is no longer valid
- (iv) if you provide an invalid payment method when you subscribed or if the means of payment you provided becomes invalid or expires during this Agreement. An invalid payment method can in particular comprise a lost or stolen credit card, a bank card that cannot be charged (fenced bank account or bank account where overdraft limit has been reached, for example) or an invalid credit card number.
- (v) for any misuse or fraudulent activity and any extraordinary activity which suggests misuse or fraudulent use beyond personal and domestic use of the Webloyalty Membership Service, for example and not exhaustively, including, where a trial period for the Webloyalty Membership Service is offered to the Member, and you subscribe several times to the Webloyalty Membership Service but terminate before the end of the trial period, thus benefiting from the service several times without paying a Membership Fee. Similarly, if you make purchases for non-personal use or attempt to obtain benefits through the Webloyalty Membership Service for purchases made by another person or by falsifying supporting documents. Additionally, exceptional levels of cancelled orders and/or exceptional levels of returned items may be deemed misuse and result in termination of your membership.
- (vi) where any of the events under 6.1(b)(i) - (v) occur, or have occurred, under previous memberships. In case of immediate termination of this Agreement at the request of WL, WL has the right to immediately terminate the payment of all accrued benefits without any right for you to reclaim them or any other compensation. To enable WL to carry out investigations into the validity of your membership activity, you may be required to provide evidence of identification and/or of items. Such evidence may include proof of delivery address, your address and/or copies of all relevant purchase receipts or such other evidence as we may reasonably request. A cancelling Member may not re-enrol in the Webloyalty Membership Service for at least 6 months. If any additional memberships are detected during

this 6 month period by way of name and/or address, email, payment details and/or bank account/IBAN we will cancel the membership and any accrued benefits will be forfeited.

7. CHANGES TO YOUR AGREEMENT

WL may revise these Membership Terms of Service from time to time. WL will only make changes where we have a valid reason to do so. Where we can, WL will notify you of any material changes to the Webloyalty Membership Services, your Agreement or the fees and will give you at least 30 days advance notice before making any such change. In the event of any such changes, we draw your attention to your general right to terminate as set out above. WL will notify you by notice on the Website or by email if revised Membership Terms of Service, apply. You are encouraged to read any revised Membership Terms of Service.

8. LIABILITY

8.1 RETAILERS

WL may be the provider of the Webloyalty Membership Service, the goods and services purchased («Items») by you either in-store or through the Website of WL, are provided directly by third party suppliers (each referred to as «Retailers») to you. You acknowledge that, in such circumstances, we have no control over:

- (a) the quality, safety or legality of Items advertised by Retailers
- (b) the truth or accuracy of the listings
- (c) the ability of Retailers to sell the Items and
- (d) orders you place through use of the Webloyalty Membership Service and communicated to Retailers, are offers by Members to purchase Items from such Retailers. WL cannot and does not control whether or not Retailers will accept such offers or complete the sale of the Items they offer.

With respect to Items provided by Retailers, WL will have no liability to you arising out of:

- (a) the failure of any participating Retailers of any Items to supply any such Items on the terms offered
- (b) any delay in delivery of any Items, regardless of the cause of such delay or
- (c) any defective or non-conforming Items

8.2 WEBLOYALTY MEMBERSHIP SERVICE & LIMITATION OF LIABILITY

WL may be the provider of the Webloyalty Membership Service, the goods and services purchased («Items») by you either in-store or through the Website of WL, are provided directly by third party suppliers (each referred to as «Retailers») to you. You acknowledge that, in such circumstances, we have no control over:

- (a) the quality, safety or legality of Items advertised by Retailers

- (b) the truth or accuracy of the listings
- (c) the ability of Retailers to sell the Items and
- (d) orders you place through use of the Webloyalty Membership Service and communicated to Retailers, are offers by Members to purchase Items from such Retailers. WL cannot and does not control whether or not Retailers will accept such offers or complete the sale of the Items they offer.

With respect to Items provided by Retailers, WL will have no liability to you arising out of:

- (a) the failure of any participating Retailers of any Items to supply any such Items on the terms offered
- (b) any delay in delivery of any Items, regardless of the cause of such delay or
- (c) any defective or non-conforming Items.

Webloyalty Membership Service & Limitation of Liability

WL makes no representation or warranty whatsoever, express or implied that your access to the Website will be uninterrupted, timely, secure or error-free. WL agrees to take reasonable steps to prevent the introduction of viruses or other destructive materials to the Website. WL does not warrant, guarantee or make any representations that the Website is entirely free of destructive material and WL excludes all liability in this respect unless (and to the extent) attributable to our breach or negligence.

Except as expressly set out in your Agreement, WL excludes all other promises to the extent that we are legally allowed to exclude them. (Please refer to your local Citizen's Advice Bureau or local trading standards office for information about your statutory rights and promises which WL is not legally allowed to exclude).

This section (and any other clause excluding or restricting our liability) applies to WL's directors, officers, employees, subcontractors, agents and affiliated companies as well as to WL.

Nothing in this Agreement in any way limits or excludes WL's liability for negligence causing death or personal injury or for fraudulent misrepresentation or for anything which may not legally be excluded or limited.

Without prejudice to the rest of your Agreement, WL's liability of any kind in respect of the Webloyalty Membership Service or otherwise shall be limited to the amount equal to fees payable by you in any 12 month period under your Agreement.

In no event will WL be liable for any:

- Economic losses (including, without limit, loss of revenues, profits, contracts, business or anticipated savings)
- Loss of goodwill or reputation

- Losses you incur that were not reasonably foreseeable to you and WL when you entered into your Agreement or
- Damage to or loss of data, to the extent this was not in the contemplation of WL and you at the commencement of the term and is not attributable to WL's negligence or breach of your Agreement.

WL will not pay for losses arising from our inability to provide the Webloyalty Membership Service in the event of any act of God, war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, revolution, insurrection or military or usurped power.

9. COMMUNICATIONS

You hereby authorise us to deliver any and all communications («Communications»), including but not limited to Membership information, procedures on use of the Webloyalty Membership Service, changes in the Webloyalty Membership Service benefits, and change in the Membership Fee to Member's electronic mail address or postal address at WL's discretion.

You further authorise WL to deliver any Communication by sending in lieu of such Communication (the «Underlying Communication»), a notice that directs you to an address on the World Wide Web («Web») where the Underlying Communication is posted. You agree that the sending of a notice of delivery by Web posting shall constitute delivery whether or not you actually access the Underlying Communication via the Web. You agree that you will not, for any reason, alter any Communication delivered electronically or otherwise. WL does not guarantee Web access; however, WL offers Members various ways of communicating with our customer service staff (see Customer Services Contact Information, above).

10. TAXES

The Membership Fee is inclusive of all applicable taxes.

11. USE OF INFORMATION

The details you supply will be stored securely and used by us to administer your Membership of the Webloyalty Programme. Information may be disclosed to Retailers, regulatory bodies and/or your bank or card issuer and/or our subcontractors for the purposes of providing the Webloyalty Membership Service. We may disclose your information to the marketing partner that provided you with details of our offer to enable it to track the offer you accepted from us and to enable it to undertake market research and data analysis in relation to but not limited to your shopping trends and behaviours. Information shared with the marketing partner may include name, address, email address, purchasing patterns and/or details on the status of your Membership of the Webloyalty Programme, and will not be used for promotional or marketing purposes, and will not be disclosed by it to third parties, other than for the purposes stated above, which have undertaken in a binding agreement to process and maintain the confidentiality of your data in line with applicable law. These details will not be kept for longer than necessary.

Your bank/card issuer will pass your name, address, date of birth and card details to us for the purpose of providing the Webloyalty Membership Service and billing your account with the fees. From time to time we may ask your card issuer to update us with any changes to the information it has provided to us, for example by providing us with any updated or new card numbers or expiry dates. Please see our [Privacy and Cookies Policy](#) for more information.

12. ENTIRE AGREEMENT

You acknowledge that use of any particular benefit may be subject to additional terms and conditions («Benefit Specific Terms and Conditions»). This Agreement, including these Terms of Service, the Benefit Specific Terms and Conditions, the Membership Pack and Benefit Specific FAQs, constitute the entire understanding and Agreement of the parties with respect to the subject matter hereof and will supersede any and all prior oral or written communications, representations or agreements, other than with respect to the initial Membership Fee and membership term to which you agreed at the time of your enrolment.

13. GENERAL

If any provision of your Agreement is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of your Agreement which shall remain in full force and effect. WL's failure to insist upon or enforce strict performance of any right or provision of this Agreement will not constitute or be construed as a waiver of any right or provision.

14. NOTICE

You must notify WL of any change to your address, electronic mail address and/or Billing Device. Customer Services Contact Information is set out above and is also available on the Website.

15. ASSIGNMENT

This Agreement may be assigned in whole or in part by WL at any time in its discretion. This Agreement may not be assigned by you without our prior written consent.

16. GOVERNING LAW AND DISPUTES

This Agreement (including the Membership Pack, the Benefit Specific Terms and Conditions, the applicable Benefit Specific FAQs and Privacy & Cookies Policy), will be governed by and construed in accordance with the laws of England.

You agree to settle any disputes regarding retailer's Items directly with the applicable retailer and not involve WL in a dispute between you and a retailer.

17. DISPUTES AND THE EC ONLINE DISPUTE RESOLUTION PLATFORM

If you have a dispute with WL we will try to resolve it quickly and efficiently. If you are unhappy with our service to you please contact us as soon as possible. If you are still unhappy we recommend seeking advice from the Centre for Effective Dispute Resolution (CEDR). Alternative Dispute Resolution provided by bodies such as CEDR, provides a cheaper, flexible and less-stressful alternative to court proceedings.

18. ENGLISH LANGUAGE

By entering into this Agreement, you agree all correspondence and all documentation respecting this Agreement are written in the English language.

19. RIGHTS OF THIRD PARTIES

This Agreement does not confer any rights on any person or party (other than WL and the Member) under the Contracts (Rights of Third Parties) Act 1999.

20. WAIVER

Any omission to exercise, or delay in exercising, any right or remedy under this Agreement shall not constitute a waiver of that, or any other, right or remedy. The waiver by any party to this Agreement of any of its rights or remedies arising under this Agreement or by law shall not constitute a continuing waiver of that right or remedy or a waiver of any other right or remedy. The Webloyalty Membership Service is provided by Webloyalty Sàrl Company no CHE-344.043.246, Avenue Reverdil 8, 1260 Nyon, Switzerland.

SECTION B: BENEFIT SPECIFIC TERMS OF SERVICE

21. WELCOME REWARD

1. As a Member of the Webloyalty Programme, you are entitled to claim a Welcome Reward («Welcome Reward»), in the form of a voucher, ecode, cash back or similar, which is offered to Members when you join the Webloyalty Programme.
2. The Welcome Reward can only be claimed against purchases made by you after you enrol onto the Webloyalty Programme.
3. Members must claim the Welcome Reward within 3 calendar months of joining the Webloyalty Programme. After this 3 month period, the Welcome Reward is no longer available.

4. The Welcome Reward may be claimed by Members even if they choose to cancel prior to the end of the 3 month period.
5. The Welcome Reward can only be claimed with a unique receipt. The same receipt cannot be used to claim the Monthly Bonus as well.
6. To claim the Welcome Reward simply fill in the claim form on the website or email your online sales confirmation receipt within 3 months of joining the Webloyalty programme. Make sure your order confirmation number and purchase date are included, along with your name and membership number as well as the delivery fees amount in full. Please ensure your email is no larger than 0.5MB in size. You can send your email to welcome-reward@completesavings.co.uk. Alternatively, send your postal receipt to Complete Savings, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF. The Welcome Reward will be paid via a bank transfer to the bank account number as specified within your details in the 'Profile' section of the website.
7. This Welcome Reward is a fixed amount and is not transferable.
8. The offer for the Welcome Reward, to be paid to the Member's credit card, is only available for Member's who received the offer upon subscription and Members who are holders of a Mastercard or Visa card, provided that the Member has selected the option of payment to credit card on the Profile page. The Welcome Reward can only be paid to the credit card that the Member registered with WL when the Member joined the WebLoyalty Programme and cannot be paid to any subsequent credit cards that are registered by the Member. The payment of the Welcome Reward to the Member's credit card only applies to the Welcome Reward payment and does not apply to payment of the Monthly Bonus or cashback rewards. WL reserves the right to pay the Welcome Reward to the Member's bank account that the Member has registered with WL if WL is unable to process the payment of the Welcome Reward to the Member's credit card.

22. MONTHLY BONUS

1. As a Member of the Webloyalty Programme, you are entitled to claim a Monthly Bonus valid either towards an online or in-store purchase you make from the marketing partner through which you signed up as a Member or any retailer featured within the Webloyalty Programme.
2. You can claim your Monthly Bonus once each month for as long as your Membership remains active.
3. The Monthly Bonus can only be claimed against purchases made by the Member whilst the Membership is active.
4. The Monthly Bonus can only be claimed against purchases made within the month for which the Monthly Bonus is claimed.
5. The Monthly Bonus can only be claimed with a unique receipt. The same receipt cannot be used to claim the Welcome Reward as well.
6. To claim your Monthly Bonus for a purchase made with the marketing partner or Retailer (depending on your subscription), simply fill in the claim form on the website or email your online or in-store sales confirmation receipt within 30 days of making your purchase.

- (a) For online purchases: your online sales receipt must include your order confirmation number and purchase date, along with your name and membership number as well as the delivery fees amount in full.
- (b) For in-store purchases: your store receipt must include the name and address of the store, articles bought, purchase amount, date and time of the purchase and the last 4 digits of the credit card used.
7. Please ensure your receipt is no larger than 0.5MB in size and in either PDF, JPG, PNG or GIF format. You can send your email to monthlybonus@completesavings.co.uk. Alternatively, send your postal receipt to Complete Savings, Sentinel House, Airspeed Road, Portsmouth, Hampshire, P03 5RF. The Monthly Bonus will be paid via a bank transfer to the bank account number as specified within your details in the 'Profile' section of the Website.
8. This Monthly Bonus is a fixed amount and is not transferable.

23. CASHBACK REWARDS

1. An index of the Retailers offering cashback via the Website or in-store is provided by WL on the Website («Retailers»). WL is not responsible for changes to, or discontinuance of, any retailer, or any retailer's withdrawal from the Webloyalty Programme, or for any effect on accrual of cashback caused by such changes, discontinuance, or withdrawal. WL is not responsible for changes to, or discontinuance of any special offer or coupon code. It is your responsibility to ensure that all special offers are valid. If you choose to use coupons and specials listed or unlisted on the Retailer landing page, WL cannot guarantee you will be eligible to receive cashback on your purchases made.
2. Offline purchases: Subject to the cashback limits set out in on the Retailer's landing page, you will be credited a percentage of the net purchases you made at one of the retailers as it relates to each retailer. For offline purchases, you can earn up to 2% of the net purchase you made at the high street store of a retailer within the Cashback Network. The net purchase is defined as the total amount paid to the Retailer minus tax, gift wrapping, shipping, promotional credits, returns, cancellations, and transaction fees or as the retailer defines on their respective website. Offline cashback is limited to a total value of £20 per calendar month on purchases made within the same calendar month.
3. As a Member, online, in-store and offline purchases made through the Retailer will be deemed a «Qualifying Purchase» and will result in the right to earn cashback if and only if all of the following criteria are satisfied:

For offline purchases:

- (a) you made a purchase at a high street store in the UK of a retailer listed on the Website as participating in the Cashback Rewards benefit at the time of the purchase and
- (b) a valid store purchase receipt, together with your name and membership number, is sent by post within 30 days of the purchase to Complete Savings Customer Services, Sentinel House, Airspeed Road, Portsmouth, Hampshire, P03 5RF, or, you can email a copy of the receipt and your membership details (name and membership number to cashback@completesavings.co.uk).

For in-store purchases:

- (a) the card used to pay your monthly membership fee, has been linked
- (b) prior to making a purchase, you activated the relevant retailer offer and
- (c) purchases from activated retailers have been made using your physical linked card.

Please see our FAQ's for steps on how to link your card and activate your offers. For more information on how your data is used for in-store cashback, please head over to our Privacy Policy;

For online purchases:

- (a) you must enable «Cookies», both first and third party (if applicable) on your Web browser
- (b) all potential Qualifying Purchases must begin by first clicking on the Retailer's link which appears on the Website and then successfully connecting to the Retailer's website based upon that click and
- (c) all potential Qualifying Purchases do not violate any retailer specific terms set out on the Retailer's landing page. WL may, at all times, route your request for a Retailer website through specific links, in order to assure your purchase can be tracked correctly. Any alteration of these links will invalidate your purchase, which will not be deemed a Qualifying Purchase.

4. There is a maximum eligible cashback amount («Cashback Maximum») of two hundred and fifty pounds (£250) for all Qualifying Purchases whether made online or in-store in any calendar month during your Membership of the Webloyalty Programme. Any purchases you make from Retailers in a calendar month after reaching the Cashback Maximum will not be deemed to be a Qualifying Purchase.

5. Accrued cashback for Qualifying Purchases will be paid via a bank transfer to the bank account number you specified on your [Profile](#) section of the Complete Savings website. Until such time as you provide us with your bank account number, we will retain such amounts until we receive this information from you. Cashback is paid within 4 weeks of making a Qualifying Purchase, however, this period may be longer depending on the Retailer's validation processes. We cannot transfer cashback to any bank account number other than that which you specified on your 'Profile' section of the Website.

6. The amount of Cashback we award you is subject to adjustments for returns, cancellations, and other events. Acting reasonably, we may apply such adjustments to your accounts at any time as we consider appropriate and at our sole discretion.

7. It is your responsibility to check your account regularly to ensure that cashback has been properly credited and that your account balance is accurate. If you do not believe a Qualifying Purchase has been correctly credited to your account, you must wait at least 5 working days after completing a Qualifying Purchase to contact our [Customer Service](#) (as provided on the Website). Furthermore, all cashback you earn is subject to review. We may apply necessary adjustments to your accounts, at any time. We reserve the right to terminate any account for abusive or fraudulent activity.

8. We may be unable to track some Qualifying Purchases on our system. In those circumstances, to claim your cashback, you must:

(a) For online purchases, fill-in the Online Missing Purchase Claim Form within 90 days of making the Qualifying Purchase

(b) For in-store purchases, fill-in the In-Store Missing Purchase Claim Form within 30 days of making the Qualifying Purchase.

If we need to validate your purchase, we will ask for a scanned copy of either your in-store or online receipt which must contain the following information: purchase date, last 4 digits of your card, items bought, purchase amount

9. If you place more than ten (10) orders or transactions from a single Retailer in any single calendar day any Items contained in orders placed after the tenth order will not be deemed Qualifying Purchases.

10. With Items comprising reservations of hotel rooms, travel, transport and purchases made in instalments, the cost of these Items will be considered duly paid and therefore a Qualifying Purchase, when you pay for the whole booking and you complete your stay with the relevant hotel/service provider. Therefore, the cash back does not apply to payments, deposits, cancellation fees, or any other amounts you pay which does not represent the full payment of the relevant Item you purchase. The percentage of cashback offered by each provider to you, will vary by provider, and will be shown on the Website only, on the pages accessible by Members.

11. Retailer offers are subject to change. For the avoidance of doubt, only purchases made at retailers when available through the Webloyalty Membership Service will be eligible for cashback.

12. It is your responsibility to keep your Membership account information current to facilitate your cashback payment. In the event your information is not current at the time of payment, WL will retain such amounts until you provide valid account information. Please review your details within the My Account link on the Website regularly to ensure they are up to date.

13. You may only link one credit card for in-store cashback benefits. This must be the card you use to pay your monthly membership fee.

14. We draw your attention specifically to when you, or your card provider, updates your credit card details for billing purposes. In such circumstances, your linked card for in-store benefits will automatically deactivate. It is vital that when this occurs you link your card once again to continue receiving your in-store benefits.

15. In-store cashback cannot be earned on transactions made through:

- (a) Diners Club, Discover, JCB, Laser, proprietary cards
- (b) Retailer store cards
- (c) Cards not bearing the Visa or MasterCard symbol
- (d) Apple Pay, Android Pay and Samsung Pay
- (e) Wallet providers including PayPal and YoYo Wallet

16. Please be aware, some Retailers do not accept American Express as payment for in-store purchases. We recommend checking with the Retailer directly before making any purchases you wish to earn cashback on.
17. No cashback earned or granted as part of the Webloyalty Programme, may be assigned or transferred to any third party except as expressly permitted by WL in writing and/or may be required by law.
18. You authorise WL to disclose to third parties information you have provided, or information that WL has obtained about your account or shipping behaviour:
- (a) to agents of WL or its retailers, such as independent auditors, consultants or lawyers
 - (b) to comply with government agency or court orders or requests
 - (c) (in providing aggregated and non-personalised marketing services for an advertising or retailer partner, or
 - (d) where it is necessary for payments of your cashback.

Further, you authorise WL to receive any account information from any retailer including, but not limited to information regarding the Qualifying Purchase such as the products ordered, the order number, the time and date the Qualifying Purchase occurred, the email address entered for the Qualifying Purchase. You agree to hold the retailer harmless for any information.

19. We reserve the right to terminate the Cashback Rewards benefit at any time on 30 days' notice. Notification of termination of Cashback Rewards will be sent to the email address you provided to WL. WL will not be responsible for failing to notify you of termination of Cashback Rewards where such failure is caused by any reason outside our reasonable control, including: an error in your email address, an inaccurate email address, your failure to check for your email online, your failure to inform WL of a change in your email address or a failure of the Internet.

20. Cashback represents an unsecured contractual claim to a cashback payment for which we do not hold a cash equivalent amount for you. Your right to a cashback payment is based on these terms and any Special Terms being satisfied.

21. Cashback Disputes: All questions or disputes regarding the Cashback Reward benefit including without limitation, questions or disputes regarding eligibility for the Cashback Reward, or the eligibility of discounts for accrual or redemption, must be submitted in writing to: Complete Savings, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF, or email us at cashback@completesavings.co.uk. See also paragraph 17 of Section A above in the Membership Terms of Service for further information on Disputes and the EC Online Dispute Resolution Platform.

22. Nothing in these Terms of Service shall be construed as creating or constituting a partnership, joint venture or agency relationship between WL and the Retailers. The Retailers shall not have the ability to create any binding obligation on behalf of WL.

24. GIFT CARDS

For any queries around Gift Cards, please see our FAQ or contact our Customer Service Team. Customer Service Contact Information is set out above.

Gift Cards, Gift Vouchers and/or Gift eCodes («Gift Cards») featured on the Website are supplied by our preferred partner Hawk Incentives Limited (Company number 04155659), registered office Westside, London Road, HEMEL HEMPSTEAD, HP3 9TD. By purchasing Gift Cards via the Website you agree to (i) the Membership Terms of Service in Section A, (ii) these Gift Card Benefit Specific Terms of Service, (iii) any relevant FAQs (iv) the Hawk Incentives Limited Terms and Conditions as set out on the Hawk Incentives Limited website and (v) any additional terms and conditions specified by individual Gift Card merchants at the point of purchase.

Members can purchase Gift Cards by clicking on the Gift Card link featured on the Website. Members will be securely transferred to the Gift Cards site powered by Hawk Incentives Limited. When purchasing a Gift Card via Website, Members are making a payment via the secure Hawk Incentives Limited platform. Hawk Incentives Limited is responsible for the collection and processing of the Member's payment. Gift Cards and associated discounts offered via the Webloyalty Programmes are only available to Members of the Webloyalty Programme and the right to purchase these Gift Cards is non-transferable. Terms of use vary from Gift Card to Gift Card. Gift Cards may have an expiry date, and/or other rules and restrictions. When purchasing a Gift Card via the Webloyalty Programme, please read all Gift Card specific Terms & Conditions as set out on the Hawk Incentives Limited website at point of purchase.

Members can save up to 20% off the face value of Gift Cards on a number of selected Gift Card Brands («Brands»). Purchased Gift Cards will be fulfilled and shipped to the designated shipping or email address that the Member provides when placing the order. For orders with multiple Gift Cards of the same or multiple Brands, the cards will be combined into one standard delivery shipment. Members can select different postage options which will incur charges as specified at the point of purchase. Please allow 2-5 business days for Hawk Incentives Limited to process your order, and an additional 1-3 days thereafter for your order to arrive. During busy times of the year, e.g Christmas, please allow for 5 business days for the delivery of your order. Please allow another 2 business days for your gift card to be activated.

Gift Cards of specific Brands can be redeemed at the Brand store or its own website, or as specified on the Gift Card or in the specific terms and conditions stipulated by the Brand on the Hawk Incentives Limited powered Gift Card website. Gift Cards are not redeemable for cash. Participating Brands are subject to change, and are not guaranteed to be available at all times. In addition, Brands within the Top Offers (offering 20% discount) as well as the variable discounted Gift Cards will vary from time to time. Use and redemption of Gift Cards is subject to the limitations and rules set by the respective Brands. WL does not assume responsibility or liability for the actions, products, locations or content of any Brand or Brand store. Risk and title will pass to the Member upon delivery. WL can take no liability for any lost, stolen or damaged Gift Cards, once responsibility of ownership has passed to the Member at time of delivery.

A Member may purchase Gift Cards up to a value of £100 in any calendar month from the Top Offers selection and up to a value of £100 worth of Gift Cards with a variable discount as long as the Member remains within the Webloyalty Programme. These benefit restrictions may be subject to change from time to time.

WL reserves the right to cancel any orders that exceed the £100 monthly limit. In such event, the Member will not be charged for Gift Cards that are cancelled. In the event that the Member has already been charged for Gift Cards, the Member will be refunded for the cancelled Gift Cards on the payment device that was used to purchase the Gift Cards. Should a WL Member, individually or collectively be found to be in breach of this Agreement WL has the right to immediately terminate membership and/ or any associated memberships. In such cases any accrued benefits and/or cashback earned but not paid at the date of termination, will be forfeited further details of which are set out in Section A, Membership Terms of Service.

Card Activation: Gift Cards may have been dispatched inactive/unloaded, which will be specified on the Gift Card or at point of purchase. Members are recommended to check the balance of the Gift Card with the retailer before use and/or allow for 48 hours from the receipt of the Gift Card(s) before use. The balance on the Gift Cards can also be viewed by accessing your order on the Website. Log onto www.completesavings.co.uk, click on Gift Card section, click on My Orders.

Customer Service Support; All enquiries regarding Gift Cards will be handled by the Complete Savings Customer Service Team, details of which are set out in the Customer Service Contact Information section of the Membership Terms of Service above.

Refunds, Returns and Cancellations: Hawk Incentives Limited's address will be the return address on the Gift Card mailing envelopes. Hawk Incentives Limited will notify WL's Customer Service Team of all returned mail and any other customer service issues, including the details regarding order and membership details to enable WL to identify and communicate with the Member. WL will use all reasonable endeavours to contact the Member in the event of returned mail. If WL is unable to contact the Member, the transaction will be refunded less any postage & packaging and credit card charges.

Orders cannot be cancelled. In addition, after receipt of the Gift Cards by the Member, the Member assumes all risks associated with the Gift Cards and no Gift Card returns will be accepted.

Lost/Stolen Shipments: In the case of the non-receipt of ordered Gift Cards, it will first be investigated whether the ordered Gift Card balance is still intact. Please allow up to 5 business days for WL to complete the investigation. A balance transfer will be arranged to a new Gift Card and the new Gift Card will be reshipped. WL will pay for the postage fees of the reshipment, unless the non-receipt of the Gift Card is due to incorrect address/ shipping details provided by the Member, in which case the Member will pay the postage fees for the reshipment. Should the Gift Card balance have been spent, or in the case of voucher or pre-loaded Gift Card orders,

the Member will be liable for the replacement of the order, except in the case of orders sent by tracked and insured mail.

WL will not deactivate or provide credits for any part of the value associated with any Codes and/or eCodes. Once the Code and/or eCode has been sent to the Member, the Member assumes all risks associated with the Code and no Code returns will be accepted.

WL IS NOT THE ISSUER OF THE GIFT CARDS. WL MAKES NO REPRESENTATION OR WARRANTY WHATSOEVER, AND SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO GIFT CARDS, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTY OF QUALITY, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, LACK OF LATENT DEFECT AND/OR THAT THEY WILL MEET THE MEMBER'S REQUIREMENTS.

THE MEMBER ASSUMES ALL RISKS ASSOCIATED WITH THE GIFT CARDS AND THEIR USE. WL WILL NOT IN ANY CIRCUMSTANCE BE LIABLE FOR ANY LOSS, HARM OR DAMAGES, WHETHER DIRECT OR INDIRECT, PUNITIVE, CONSEQUENTIAL, INCIDENTAL, EQUITABLE OR OTHERWISE WHATSOEVER, INCLUDING ATTORNEY'S FEES OR COSTS, HOWEVER CAUSED AND WHETHER OR NOT FORESEEABLE, OR FOR CONTRIBUTION OR INDEMNITY IN RESPECT THEREOF, EVEN IF WL HAS BEEN INFORMED IN ADVANCE OR OUGHT REASONABLY TO HAVE KNOWN OF THE POTENTIAL FOR SUCH DAMAGES.

THE ENTIRE LIABILITY OF WL, AND THE EXCLUSIVE RECOURSE OF THE MEMBER, IN THE EVENT OF ANY CLAIM(S) FOR WHICH WL MAY PROPERLY BE HELD LIABLE UNDER AND IN CONNECTION WITH RESPECT TO THE GIFT CARDS, REGARDLESS OF THE FORM OF ACTION OR BASIS OF LIABILITY SHALL BE LIMITED IN THE AGGREGATE (REGARDLESS OF THE NUMBER OF CLAIMS) TO THE ACTUAL PROVEN DIRECT DAMAGES SUFFERED BY THE MEMBER AND SHALL NOT EXCEED THE MEMBERSHIP FEES PAID.

25. COPYRIGHTS

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CANCELLATION FORM

If you wish to cancel your monthly membership, you can cancel your membership with immediate effect in the following ways:

- **Online** via the online cancellation service (available through the Profile area of the Website when You are logged in).
- **By calling** our Customer Service Representatives to the phone numbers set out in the page "[Contact us](#)" (Monday to Friday 8am-8pm, and Saturday 9am- 4pm).

You can also cancel:

- **By email:** at customerservice@completesavings.co.uk (estimated time to process: 72 hours).
- **In writing** fill out the cancellation form featured below and send this to: (estimated time to process: 10 working days).

To: Complete Savings Sentinel House, Airspeed Road,
Portsmouth, Hampshire,
P03 5RF

customerservice@completesavings.co.uk

I hereby give notice that I cancel my contract for the supply of the following service: Complete Savings.

Ordered on:

Membership details

First name:

Last name:

Address:

Postcode:

Town:

Membership number:

Date:

Signature:

(only if this form is notified on paper)