NatWest Nectar credit card

Nectar Terms and Conditions



NatWest

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1. What is Nectar?

Nectar is a UK loyalty programme where you can collect Nectar points and spend them with Nectar partners. Throughout these terms we (National Westminster Bank Plc) will explain how you can collect Nectar points using your NatWest Nectar credit card and what you can do with them.

Nectar is managed by Nectar 360 Limited, a limited company registered in England and Wales (Company Number 4224736) with its registered office at 33 Charterhouse Street, London EC1M 6HA.

Customers who opened a NatWest Nectar credit card on or after January 2026: These terms apply to the Nectar programme for your NatWest Nectar credit card. They are separate from, and additional to, your NatWest Nectar Credit Card Agreement and General Conditions (which sets out general terms for using your account).

Customers who opened their credit card account before January 2026: These terms apply to the Nectar programme for your NatWest Nectar credit card and form part of the agreement between you and us. Your NatWest Nectar Credit Card Agreement, including the General Conditions (which sets out general terms for using your account), should be read together with these terms.

2. Collecting Nectar points

(a) How to collect Nectar points

You can collect Nectar points on eligible purchases made using your NatWest Nectar credit card. You can spend them with Nectar partners.

See below for the types of purchase that are eligible for Nectar points and see 'Payments you won't collect Nectar points on' below for the types of transaction that aren't eligible.

To receive any Nectar points you collect with your NatWest Nectar credit card, you'll need to link your Nectar account to your credit card account through your NatWest mobile app or Online Banking.

Your NatWest mobile app and Online Banking will show the Nectar points you've collected (including any pending points) with your NatWest Nectar credit card since the last anniversary of when you opened your credit card account. You can view the total Nectar points you've collected (through your NatWest Nectar credit card and other ways) in the Nectar app.

See below for the number of Nectar points you can collect on eligible purchases made with your NatWest Nectar credit card:

Type of purchase	How many Nectar points?
Purchases with Sainsbury's, Argos, Habitat and Tu Clothing in the UK (online and in store).	1 point for each full £2 spent; OR 1 point for each full £5 spent on purchases from Habitat and/or Argos through PayPal or Klarna.
Purchases from all other retailers (including Argos For Business, Argos Spares, Argos Financial Services, Sainsbury's Energy, Sainsbury's e-Gift Cards and any other Sainsbury's services), whether inside or outside of the UK (online and in store).	1 point for each full £5 spent.

Your Nectar points cannot be exchanged for a cash alternative.

(b) How we'll allocate your Nectar points

The Nectar points you collect with your NatWest Nectar credit card are personal to you and can't be transferred to another party. Any Nectar points you collect with your NatWest Nectar credit card will be added to the Nectar account you have linked to your credit card account. We'll have no liability to you if the Nectar account that you link to your NatWest Nectar credit card account belongs to somebody other than you, and they receive any Nectar points you've collected with your credit card as a result.

(c) Promotional offers

Sometimes we'll provide short-term offers that allow you to collect additional or bonus Nectar points on eligible purchases made using your NatWest Nectar credit card. We'll let you know about any specific terms and conditions that apply to these offers, including the duration of the offer and any restrictions and exclusions, when we tell you about the offer.

(d) Purchases made by additional cardholders

Additional cardholders can collect Nectar points on eligible purchases made using their NatWest Nectar credit card. These points will be added to the Nectar account linked to the primary account holder's NatWest Nectar credit card account.

(e) Payments you won't collect Nectar points on

You won't collect Nectar points on the following types of payments and purchases made using your NatWest Nectar credit card:

- repayments of debt (including credit card and store card bill payments)
- purchases from Argos eBay stores and Argos Clearance stores
- topping up of payment cards, vouchers or purchases of foreign currency or travellers cheques (other than at Sainsbury's)
- money orders
- money transfers
- money advances or balance transfers where we pay your debt to another financial institution and charge it to your credit card
- withdrawals of cash from an ATM and over-the-counter purchases of cash
- interest, fees or charges payable in respect of your NatWest Nectar credit card
- investments in Securities, stocks, bonds, commodities, and mutual funds
- purchases of merchandise or services at a Mastercard customer financial institution location, such as the purchase of cheques
- any other transaction that is not a purchase of goods and/or services
- any amount that we manually credit to your NatWest Nectar credit card account
- any transactions which are subsequently removed from your NatWest Nectar credit card account (for example, if you dispute a transaction and we remove it from your account as a result).

(f) Returns and cancellations

If you pay for something using your NatWest Nectar credit card but you decide to return or cancel your purchase, then we'll adjust the pending Nectar points balance for your NatWest Nectar credit card to reflect this.

If we've already sent the points relating to that purchase to Nectar when you return or cancel your purchase, we'll let them know that they'll need to adjust your overall Nectar points balance to reflect that return or cancellation.

3. How and when you can use your Nectar points

Any Nectar points you've collected using your NatWest Nectar credit card since your last credit card statement date will be displayed as pending in your NatWest mobile app and Online Banking, until the date of your next statement. 'Pending' means that the Nectar points have been recorded but they aren't yet available to use.

Each month, on the date that we create your monthly credit card statement, we'll send any points displayed as pending in your NatWest mobile app and/or Online Banking on that date to Nectar. Nectar will add these points to the Nectar account you've linked to your NatWest Nectar credit card account. These points will then be visible in the Nectar app within 28 days of the date we sent them to Nectar, at which point you'll be able to spend them with Nectar partners.

Once the points are visible in your Nectar app, you'll be able to spend them with Nectar partners.

Please note, Nectar points have no monetary value until they're spent with a Nectar partner.

You can find out more about collecting and spending Nectar points, and the terms and conditions that may apply, at **nectar.com**

4. How we'll get in touch with you and how we use your information

We collect and process various categories of personal and confidential information at the start of and throughout your relationship with us and beyond to allow us to provide our products and services and to run our business. You can find more information at **natwest.com/privacy**

We'll contact you with information relevant to your Nectar points and your NatWest Nectar credit card (including updated information about how we process your personal information), by a variety of means including via online banking, mobile banking, electronic message, post and/or telephone. If at any point in the future you change your contact details, you should tell us promptly about those changes.

5. How we can change these terms

If we have a valid reason for doing so, we can make changes to these terms. We'll give you at least 30 days' notice before we do this.

We'll let you know about any changes we propose to make to these terms by sending a notice of the changes to the address we hold for you and/or to the latest email address you've given us. If you're unhappy with the changes you can close your NatWest Nectar credit card account.

6. Stopping the collection of Nectar points

(a) When we could suspend your ability to collect Nectar points

We may suspend your ability to collect Nectar points with your NatWest Nectar credit card if you break any of the terms which apply to your credit card.

If we suspend your ability to collect Nectar points with your NatWest Nectar credit card, we also won't transfer any pending points collected with your credit card to Nectar and you won't be able to spend them.

(b) Closing your NatWest Nectar credit card account

If you or we close your NatWest Nectar credit card account in accordance with your credit card agreement, you'll stop collecting Nectar points with your credit card. Any points collected, up until the date your account is closed, will be sent to Nectar on the date of your next statement.

7. System outages and our liability

There may be times when you are unable to collect Nectar points using your NatWest Nectar credit card due to maintenance or upgrades to relevant systems.

We won't be liable to refund you for circumstances beyond our control (i.e. the situation was abnormal or unforeseeable), for example, due to extreme weather, terrorist activity or industrial action.

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