Zilch Cardholder Discount Terms and Conditions

Customers using a Zilch card for purchases made at Cardiff City Stadium, including Cardiff City Superstore, receive a 10% discount. The Promotion is valid for UK residents aged 18+ and applies at checkout in-store when using an Eligible Zilch Card. Customers must inform a member of staff that they are paying with Zilch before completing their transaction in order for the discount to be applied.

Exclusions include gift cards, certain products, delivery charges, and payments via some digital wallets. Refunds reflect the actual price paid with the discount. Terms are governed by English law. Zilch reserves the right to discontinue this offer at any time.

Who are Zilch and what is their partnership with Cardiff City FC?

1. Information about the Club and Zilch

Cardiff City Football Club (the "Club") is a professional football club whose main business is the operation of a professional football club and related commercial activities. The Club is authorised and regulated by the Financial Conduct Authority ("FCA") (FRN 702636) with permission for credit broking. The Club is entered on the Financial Services Register with firm reference number 702636. Its registered address is Cardiff City Stadium, Leckwith Rd, Cardiff CF11 8AZ. The FCA's address is: 12 Endeavour Square, London, E20 1JN.
Zilch Technology Limited ("Zilch") is authorised and regulated by the FCA (FRN 843421) as a consumer credit lender and provides credit products such as a credit card. Zilch is entered on the Financial Services Register with firm reference number 843421. Zilch's registered address is 111 Buckingham Palace Road, London, SW1W 0SR.
The Club and Zilch each appear on the Financial Services Register, which can be viewed at https://register.fca.org.uk/.

2. Information about the service

a. The partnership

The Club has a physical shop on Leckwith Road ("the Superstore") in which it sells products. The Club has entered into a paid partnership with Zilch whereby the Club promotes Zilch and acts as a credit broker of certain Zilch credit products for the purposes of you purchasing the Club's products. When the Club acts as "credit broker" this means that it introduces you to Zilch in the event that you need credit to buy the Club's products. The Club does not provide advice or make personal recommendations to you in relation to the Zilch Credit Product.
The Club is not acting as a lender and therefore does not provide credit or make lending decisions.
The Club also is not responsible for administering or helping you to manage any debt you have with Zilch.
Zilch provides information on its credit products and services, which can be accessed on Zilch's webpage. For more information on Zilch's credit products, please refer to their webpage: https://www.zilch.com/uk/ and help centre: https://help.zilch.com/en/.

b. Fees, charges and taxes

The Club is paid a partnership fee by Zilch. The amount of the fee is not linked to introductions of the Club's customers made by the Club to Zilch, whether in terms of the number of introductions it makes, amounts

borrowed under or the profitability of Zilch credit products, or otherwise. The Club does not set and cannot influence the level of fees, charges or interest that you may be required to pay (or do not pay) to Zilch.
The Club does not charge you any fee for introducing you to Zilch.
For information on fees, charges, expenses and taxes related to the Zilch credit card, please refer to Zilch's webpage.
Please note that other taxes or costs may exist that are not paid via, or imposed by, the Club or Zilch. You may wish to seek independent advice if you are unsure whether any additional costs apply to your circumstances.

c. Risk statement

Taking on credit is a big decision. Make sure you can afford the repayments before you apply. Missing payments can affect your credit score and fees can add up, so always check the total cost before confirming a purchase. The cost of credit may vary depending on your individual circumstances and the product selected, and the total amount payable will depend on factors including the amount borrowed, the applicable interest rate and the repayment period. Past promotional rates or offers are not indicative of future terms. If you are ever struggling, contact the Club or Zilch as soon as possible.

3. Information about the Contract

The full terms and conditions in respect of the Zilch credit product will be set out in the credit agreement you may enter into with Zilch. Please refer to the credit agreement for details on the following:
- Right to cancel
- Fees, costs and interests
- How long the contract will last
- Ending the contract
- Applicable law

4. Complaints

Complaints about your introduction to Zilch by the Club - If you wish to make a complaint about the Club's introduction to you in respect of a Zilch credit product, you may contact the Club directly using the Club's contact form available on the Club's website. The Club will acknowledge your complaint and seek to resolve it in accordance with its complaints handling procedures. Depending on the nature of the complaint, complaints may be passed on to Zilch, who will be best placed to address complaints concerning the Zilch Credit Product directly.
Complaints about Zilch Credit Products - If you wish to make a complaint about a Zilch Credit Product, you should contact Zilch directly using the following contact details https://help.zilch.com/en/articles/6598-how-to-make-a-complaint .

If you are not satisfied with our handling of a complaint, you may have the right to refer it to the Financial Ombudsman Service ("FOS"), which can be contacted at: Financial Ombudsman Service, Exchange Tower, London E14 9SR. You can also call the FOS on 0800 023 4567 or email them at complaint.info@financial-ombudsman.org.uk. More information about the FOS is available at www.financial-ombudsman.org.uk.

What if I have a complaint about Zilch?

If you have a complaints about the way we have introduced you to Zilch, Zilch itself or any associated Zilch credit products, you can send it to us by using the same contact form referred to above.

Depending on the nature of your complaint, we may pass it on Zilch, who will be best placed to address complaints concerning the Zilch Credit Product directly.

If you aren't satisfied with the way we handle your complaint, you may have the right to refer it to the Financial Ombudsman Service (FOS) which can be contacted at: Financial Ombudsman Service, Exchange Tower, London E14 9SR. You can also call the FOS on 0800 023 4567 (if calling from outside the UK, +44 20 7964 0500) or email them at complaint.info@financial-ombudsman.org.uk. More information about the FOS is available at www.financial-ombudsman.org.uk.

What are the Zilch credit products?

For more information on Zilch's credit products please refer to their webpage: https://www.zilch.com/uk/ and help centre: https://help.zilch.com/en/. The total cost of credit will depend on the payment method selected.