Please keep this document safe – you might need it again in the future

Talk to us in branch

santander.co.uk

Call us on **0330 9 123 123**

Santander Edge current account

Key Facts Document (including Specific Conditions, Pre-Contractual Explanation, Pre-Contractual Information, 'Our lending commitments and what we ask of you' and Financial Services Compensation Scheme (FSCS) Information sheet & Exclusions List)

Effective from 29 February 2024

Specific conditions – Santander Edge current account

The table below sets our specific conditions for your account. These conditions apply as well as the general terms.

Sole or joint account	You can have this account in your sole name or jointly with one other person.
Eligibility	You can only have this account if you're 18 or over and live in the UK. You can't have more than two Santander Edge current accounts with us. So, if you have a Santander Edge current account in your sole name and also a joint account, you can't apply for another. If you do apply for another account, we'll reject your application and any person you apply with may become aware of your existing accounts. As this is a paper-free account, you'll need to give us a valid email address and sign up for Online Banking. We'll then email you when we've sent any documents to you.
Fee for maintaining the account	**The fee for this account is £3 per month.** We'll start charging this fee after you meet the conditions for earning cashback for the first time. Then, we'll take it from your account each month on the anniversary of the date you opened it. We'll do this every month until your account is closed. This includes any months where you don't earn cashback. If you don't have enough money available to cover the monthly fee, we'll still take it and your account may go into an unarranged overdraft. We won't charge you any interest or fees on the amount of the unarranged overdraft.
Your interest and when we'll pay it	We don't pay any interest on the account.

<table>
<tr><td>Conditions for cashback</td><td>To earn cashback, you must:
pay £500 into your account in each monthly period, and
have at least two active Direct Debits set up on your account.
If you don't do this, you won't earn any cashback in a particular monthly period.</td></tr>
<tr><td>What is a monthly billing period?</td><td>This isn't a calendar month. It's usually the period between the date you opened your account (or the monthly anniversary of that date) and the same date in the following month. This is the same period as your monthly statements.</td></tr>
<tr><td>What types of payments count towards the £500?</td><td>Generally, all payments made into your account in each monthly period will count towards the £500.

But these payments won't count:
refunds from card payments
money you transfer from another Santander account in your name (whether solely or jointly).</td></tr>
<tr><td>Cashback</td><td>What is cashback?

Cashback is a monthly reward we pay into your account if you meet the conditions for earning cashback. It's based on Direct Debit payments you make to pay bills for your home or personal use as well as purchases you make in the UK with your debit card.

We pay the cashback amount, not the business you pay a bill to. It doesn't affect any other offers they may give you.

How much cashback can you earn?

You can earn a percentage of the amount of each qualifying payment as cashback.

<table>
<tr><th>Cashback category</th><th>Cashback</th><th>On these payments</th></tr>
<tr><td>Direct Debits</td><td>1%</td><td>Council tax
Gas and electricity
Water bills
Mobile and home phone bills, broadband and paid-for TV packages</td></tr>
<tr><td>Debit card spend</td><td>1%</td><td>Supermarket purchases in the UK
Travel (including fuel, train tickets, bus tickets and electric vehicle charging)</td></tr>
</table>
Remember
You'll only earn a maximum of £10 a month in cashback on payments within each cashback category.
This means you can earn up to a maximum of £20 cashback in any monthly period.
How do we calculate cashback?

We'll calculate cashback on the amount of each qualifying payment made during each monthly period.

If you get any refunds from any business you've paid using your debit card or by Direct Debit, they'll reduce the amount of the qualifying payment. You'll only earn cashback on the overall amount the business has received.

Remember
Sometimes a Direct Debit might be taken on a different day than you expect. We can't always control this. If the payment is made outside a monthly period, it might affect the amount of cashback you earn.
To avoid this, you can ask us to change your statement date or ask the business you're paying to collect your Direct Debit on another day.</td></tr>
</table>

	What payments aren't covered by cashback? Any payments which aren't in the table above. For example, you won't earn cashback on Direct Debit payments for business purposes, Liquid Petroleum Gas or bottled gas. **When we'll pay your cashback** We'll pay the cashback amount into your account at the end of each monthly period. You can find this date by checking your statement. If you close your account during a monthly period, we won't pay you any cashback you may have earned up to that point.
Qualifying payments and spend	**Direct Debit cashback** You'll only earn cashback if your Direct Debit is to a business on the Santander Edge current account Eligible Originators Classification Listing for these household bills: ◦ Council tax. ◦ Gas and electricity. ◦ Water. ◦ Communications. The listing shows all eligible businesses. You can check the businesses that are covered by searching the listings on our website. We've built the listing using the BACS Originator Identification Number table. This gives a unique number for each business that uses the Direct Debit Scheme. The cashback payment is based on the identification number of the business who takes your direct debit. If you think you've not received cashback for a Direct Debit or a business is missing, let us know and we'll look into this. **Debit card spend cashback** You'll only earn cashback on debit card purchases at a merchant on the Santander Edge current account Eligible Merchant Category Classification Listing. The listing shows all merchants with eligible merchant category codes (these are codes based on the type of things they sell). This includes: ◦ Supermarkets – Supermarkets & Grocery Stores (5411, 9751, 5499) ◦ Travel – Petrol (5541, 5542, 9752) ◦ Travel – Commuter Transport (4111) ◦ Travel – Railway (4112, 4011) ◦ Travel – Bus Lines (4131) ◦ Travel – EV Charging (5552) We don't control what merchant category code is given to a merchant. So in some cases a merchant might sell something that looks eligible for cashback but because of their code, the transaction isn't eligible. **Changes to the Santander Edge current account Eligible Originators Classification Listing** We may update the listing at any time to add or remove businesses or to reflect changes in their services. For example, we may remove businesses that only provide services for business purposes or that provide services for both personal and business purposes using the same identification number. If we agree a business is missing or a category should be changed, we'll update our listing. You'll only earn cashback on payments you make after we update the listing. We won't change the cashback you've earned on payments you made before this happens.
Mastercard debit cards	If you've opened a new Santander Edge current account you'll automatically be sent a Mastercard debit card.

<table>
<tr><td>Overdraft interest and fees</td><td>
We'll charge you interest and fees if you use an arranged overdraft.
<table>
<tr><th colspan="2">Arranged overdraft interest rate</th></tr>
<tr><td colspan="2">Representative 39.94% APR / EAR (variable)</td></tr>
<tr><td>What does APR mean?</td><td>What does EAR mean?</td></tr>
<tr><td>This is the Annual Percentage Rate. It shows the overall cost of the credit as an annual rate. It takes into account the interest, charges and any other cost involved in getting credit, which makes it easy to compare across the market.</td><td>This is the Effective Annual Rate. It represents the yearly cost of an arranged or unarranged overdraft. It takes into account how often we charge interest to the account and does not include any other fees or charges.</td></tr>
</table>
We won't charge you any interest or fees if:

you use an unarranged overdraft
we allow a payment despite lack of funds, or
we refuse a payment due to a lack of funds.

All overdrafts are subject to status. We may require you to repay the amount you owe in full on demand at any time. If our rates and fees increase, we'll give you at least 2 months' personal notice.
How much does the overdraft cost in pounds and pence?
To help you understand the cost of an overdraft, the table below shows how much the cost of borrowing £500 through an arranged overdraft costs for this account. If you borrow more than this or for a longer period, the cost will be proportionate and may be higher.
<table>
<tr><th>For 7 days</th><th>For 30 days</th><th>For 60 days</th></tr>
<tr><td>£3.27</td><td>£14.01</td><td>£28.12</td></tr>
</table>
This illustration assumes:

you're £500 into an arranged overdraft from the first day of the period of illustration
you don't make any payments in or out of your account
your statement period starts on the first day of the period of illustration and the period of illustration starts in a 30 day month.

The illustration excludes the monthly account fee as you'll need to pay that whether or not you use your arranged overdraft.
There's no monthly overdraft fee cap for this account. If you have an arranged overdraft on your account and you go beyond your limit, we won't charge you any interest on the portion of your balance that's above your limit. However, interest will still apply to the portion of your balance within your limit.
Helping you keep on top of your account and overdraft
If we have your mobile number, we'll send you free text messages when:

you make a payment that may take your account into an unarranged overdraft,
we refuse a payment due to lack of funds or intend to refuse a future payment due to a lack of funds, or
your account uses an arranged overdraft.

We'll send these alerts before we charge you any interest or fees so you have time to pay money into your account to avoid or reduce these charges. As we send these alerts by text, it's important you tell us if your mobile number changes.
You can change or turn off these alerts at any time using Online or Mobile Banking or by contacting us in branch or by phone.
If you receive these alerts by email at the moment, you'll continue to unless you change your preferences. We may send alerts by push notification in Mobile Banking in the future.
</td></tr>
</table>

Overdraft interest and fees (continued)	We can also send you other alerts about your account. For example, alerts when your balance falls below a set limit or when you receive a payment above a certain amount. You can find out more about these alerts on our website and register for them in Online or Mobile Banking, in branch or by calling us. You can find out more about overdrafts at **santander.co.uk** by searching 'overdraft'.
Other account benefits	You can make CHAPS, international payments and foreign currency payments for free from this account. We won't charge you the usual £25 fee. Other banks might charge you fees. These are outside our control. You may also be eligible for exclusive products with better rates. For more information see our website. If your Santander Edge current account is closed, we can close your other exclusive product(s) or switch you to a different one. We will not charge you for using your debit card to withdraw cash and make payments in the local currency outside the UK (We will apply a 0% foreign conversion fee) The **0%** foreign conversion fee applies 3 working days after you've opened or transferred to the Santander Edge current account. If you use your debit card outside of the UK before then, the standard foreign currency conversion fee of 2.95% will apply. This fee is non-refundable. We'll apply the current Mastercard exchange rate to any purchases or cash withdrawals you make in the local currency. Local banks may charge their own fees when you use one of their cash machines.
Changing your account	We can convert your Santander Edge current account to one that doesn't charge a monthly fee if we think it's no longer the right account for you. For example, if we notice that the monthly fee may be more than the benefits you receive from your account and any related accounts. We'll tell you before we do this to let you know what your options are.
Statements and other important information	We'll send your statements and other important information about your account using Online and Mobile Banking unless we're required to send them another way. You can also change your preferences and ask for paper documents instead.
If you change your mind	Tell us if you change your mind. You can close your account at any time during your 'cancellation period' – we won't charge you for it. This is 14 days, starting the day after we confirmed your account is open. If you do this, we'll return your money. We'll do this as soon as we can (and within 30 days from when you tell us). You can also close your account at any other time outside this cancellation period – we won't charge you.
Declaration	By applying for this account you declare that: ◦ You've received a copy of the General Terms and Conditions and Important Information, this Key Facts Document and our Data Protection Statement. ◦ You agree to the general terms and these specific conditions. If you've any questions about the account or the terms and conditions please contact us before you apply.

The following information, other than the Pre-Contractual information for Arranged Overdrafts section, does not form part of our agreement with you.

How we provide our services

We don't give advice

Unless we tell you otherwise, we won't give you financial advice as part of the services we provide you. However, we will give you information to help you make decisions about your finances.

Put simply

We won't give you advice to help you decide if a product is right for you. We'll give you information to help you make decisions.

Our regulatory status

We're authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website, **fca.org.uk/register**

We're a member of the Financial Services Compensation Scheme (FSCS) – ask for a leaflet in branch for more information. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB. You can find out more at **lendingstandardsboard.org.uk**

Put simply

We're authorised and regulated by the Prudential Regulation Authority and also regulated by the Financial Conduct Authority. We're also a member of the Financial Services Compensation Scheme.

We keep your information confidential

We'll keep the information you give us confidential in line with our policies and the regulations we need to follow. On joint applications your information may be shared with the other applicant, and you must have their permission if you provide their information to us. We may share some information about you with other companies in the Santander Group, our service providers and regulators, the courts and the Financial Ombudsman Service for particular purposes.

You can find more on how we use your information, who we share it with and your data protection rights in our Data Protection Statement. You can also check the 'Using My Personal Data' booklet – visit our website or ask us for a copy.

Put simply

The information you give us is treated confidentially and in line with data protection legislation and our Data Protection Statement. For more information on your data protection rights you can ask for a copy of the 'Using My Personal Data' booklet.

We'll need to do some credit and other checks on you

If you apply for a credit product with us, for example a credit card, a loan or current account that offers an overdraft, we'll carry out a search of your credit file (and your Business credit file if you apply for a Business product) with a credit reference agency before we decide to lend money to you. This search, including details about your application, will be recorded on your credit file. For a short period, this may affect your ability to get credit elsewhere. If you make a joint application, the credit reference agencies will 'link' your records together. We'll look at these results and decide if it's suitable to open the account and offer credit where requested. If it's not, we'll decline your application and let you know. If we give you a credit card, a loan or a bank account, we'll also share information with credit reference agencies about how you manage your account.

You can find more information in the 'About your application and credit scoring' leaflet available on our website.

Put simply

If you apply for a credit product, we will carry out a credit search to make a decision on your application and this will be recorded on your credit file (and your business credit file if you apply for a business product). Records will be linked together on joint applications.

Making a complaint

If you're unhappy with our service for any reason, please contact us. We'll try to resolve your issue as quickly as we can.

Message us by using 'chat' in Online or Mobile Banking

Call our dedicated complaints team on **0800 171 2171**

Write to us at Complaints, Santander UK plc, Sunderland, SR43 4GD

Speak to us in person by visiting any Santander branch

You can also get further information on our complaints process on our website or ask us for a copy of our complaints leaflet.

If you're not happy with how we deal with your complaint, you may be able to refer it to the Financial Ombudsman Service. To find out more, visit **financial-ombudsman.org.uk**

Pre-Contractual Explanation

What is an overdraft?

An **arranged overdraft** is a loan through your current account which happens when your balance is below zero and allows you to borrow up to an agreed limit. The amount we agree to lend depends on your personal circumstances. You can discuss a new arranged overdraft, or a limit increase for an existing arranged overdraft through Online Banking, by calling us on **0330 9 123 123** or by speaking to us in branch.

An **unarranged overdraft** is where a transaction takes your balance below zero without an arranged overdraft in place or beyond your agreed arranged overdraft limit. These transactions are automatically treated as requests for an unarranged overdraft.

When you try to make a payment that would take you into an unarranged overdraft, we decide whether to allow the payment to go through based on your individual circumstances. There are certain types of transactions we can't stop which you may incur charges for.

Details of the costs for using an overdraft can be found in your account's Key Facts Document. You can also check how much this may be by using our overdraft cost calculator available at **santander.co.uk**. You can find out if you may be eligible for an overdraft by using the eligibility tool available at **santander.co.uk**

There are other types of borrowing, such as loans and credit cards, which could provide cheaper alternatives depending on your personal circumstances. Visit our website, **santander.co.uk** to find out more.

We can ask you to repay any overdraft at any time in line with our General Terms and Conditions.

Put Simply

An overdraft lets you borrow through your current account. Having an overdraft can be useful as a back-up to help you deal with short term, unexpected costs. It is not suitable for longer term borrowing.

An **arranged overdraft** is when we agree a set amount you can borrow from us. You need to apply for an arranged overdraft before you can use one, either when you apply for a current account or at any time afterwards.

An **unarranged overdraft** is when your account either goes over your arranged overdraft limit or overdrawn without an arranged overdraft in place. We may choose to allow or reject transactions which could take you in an unarranged overdraft. There are certain types of transactions we can't stop which you may incur charges for.

The costs for using an overdraft are set out in your Key Facts Document.

We may ask you to repay all or part of your overdraft at any time, but we'll try to notify you of this before.

How is your credit file impacted by applying for or using an overdraft?

When you apply for a new or an increase to your existing overdraft, we'll perform a 'credit search'. This means we check details of your credit history with certain credit reference agencies who will keep a record of that search including details about your application with us.

If a credit search is completed but we do not give you an overdraft or overdraft increase, or you remain in an overdraft position for a long period of time, a record will stay on the files that the credit agencies keep on you and may impact other provider's decisions.

Put Simply

Because you're asking to borrow from us, we'll check your financial history with the main credit agencies. This is called a credit search. A record of the credit search stays on your file and may affect other provider's decisions.

If you don't make repayments either when due or at our request, this can affect your credit rating. This may make it more difficult or more expensive for you to get credit from us or another lender in the future.

How to request a reduction or a removal of an arranged overdraft?

An overdraft has no fixed end date but we will review it regularly and have the right to change your arranged overdraft limit at any time. You can reduce or cancel your arranged overdraft facility at any point in Online Banking, by calling us or in branch.

If you cancel your arranged overdraft you must repay the money that you have borrowed under your arranged overdraft before the cancellation can be completed. You must also pay all the fees and interest applicable to your overdraft.

Put Simply

Your arranged overdraft doesn't have a specific end date and the amount can be reduced or cancelled at any point by either yourself or us.

If you cancel your arranged overdraft, you must repay the overdraft amount and fees/interest before this can be completed.

What are overdraft alerts and why do you receive them?

To help you manage your money and avoid or reduce any charges you may incur, we will send overdraft text alerts to your most up to date mobile number associated with a specific account. Some of these alerts are a regulatory requirement so you will be automatically registered for them, but you can customise them at any point after your account has been set up.

Put Simply

There are some messages we need to send you about your overdraft due to certain regulations. We'll text these to your mobile number. If you haven't provided an up to date mobile number, we may not be able to provide the alert in time to help you manage, avoid or reduce charges.

Pre-Contractual Information for Arranged Overdrafts

1. Contact details

Creditor address
Santander UK plc, Santander House,
2 Triton Square, Regent's Place,
London NW1 3AN.

2. Description of the main features of the credit product

The type of credit

Arranged Overdraft.

The total amount of credit. This means the total amount available under the agreement or the credit limit.

We have assumed that this will be £1,200. The actual amount, which may be different from this figure, will be confirmed in the Arranged Overdraft Agreement letter.

The duration of the credit agreement

The agreement has no fixed duration.

Repayment of the credit

We may require you to repay the credit in full on demand at any time.

3. Costs of the credit

If you use your Arranged Overdraft within your agreed limit, the following charges will apply:

Arranged Overdraft Usage Rates, Fees and Charges
Representative 39.94% APR/EAR (variable) will be applied on the amount of Arranged Overdraft you use.

If you have switched your account, you will not be charged interest for an arranged overdraft for the first four months.

The conditions under which those costs may be changed

If overdraft interest rates or fees go up, we'll personally notify you at least 2 months before the change comes into effect. We'll only change our interest rates or fees in the circumstances set out in our General Terms and Conditions. We won't tell you when interest rates or fees on overdrafts go down.

Costs in the case of late payments

There are no charges for late or missed payments.

4. Other important legal aspects

Termination of the credit agreement

Overdrafts are repayable on demand. Subject to the Consumer Credit Act, if we do decide to remove or reduce your overdraft limit we will normally give you 30 days' personal notification of our intention.

Consultation with a credit reference agency

If we decide not to proceed with an agreement for an overdraft on the basis of information received from a credit reference agency, we will inform you of this and provide you with their name, address and telephone number.

If applicable, the period of time during which the creditor is bound by the pre-contractual information

This information is valid until you enter into an overdraft agreement with us.

5. Additional information to be given in the case of distance marketing of financial services

a) Concerning the creditor

See Condition 1 of this Pre-contractual information for Arranged Overdrafts.

Registration

Firm Reference number 106054.
Company number 2294747.

The supervisory authority

The Financial Conduct Authority is the supervisory authority for consumer credit agreements.

b) Concerning the credit agreement

The law taken by us as a basis for the establishment of relations with you before the conclusion of the credit contract is English Law.

The agreement is governed by English Law and disputes between you and us may be referred to the courts in England and Wales.

All communications under this agreement shall be in English.

c) Concerning redress

Access to out-of-court complaint and redress mechanism

If you have a complaint, please contact our dedicated complaints team in the first instance on 0800 171 2171, or visit the complaints section of our website (**santander.co.uk**). If you remain dissatisfied following the resolution of your complaint, you may contact the Financial Ombudsman Service. Their details are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

0800 0 234 567 free for people phoning from a fixed UK land-line and mobiles from within the UK or
0300 123 9 123 free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Other important information about your account

1. Making payments in and out of your account

Cards

Unless you tell us otherwise and subject to status, a Santander debit card will be issued to you (if you qualify this will include contactless).

Your card	Shops	Internet	Cash machine	Abroad
Santander debit card	✔	✔	✔	✔
Cash card	–	–	✔	✔

Fees may apply when using your card abroad. You can only use your cash card abroad to make cash withdrawals using cash machines.

You'll get more information with your card and PIN when they arrive.

Chequebook

A chequebook can be requested (subject to status). Please ask in branch or contact **0330 9 123 123** for more details.

Paying money in and out

You can pay in cash or cheques at Santander cash machines in the UK and Santander branches and at a Post Office® branch. You can receive regular payments into your account, such as your salary. If you pay in a cheque at a Post Office branch, we'll normally receive it two days later.

You can send money within the UK using Faster Payments, Direct Debits and standing orders. You can also pay bills, set up recurring transactions and make payments in a foreign currency. For more information on any of these including details on when payments clear, please refer to the General Terms and Conditions for Current Accounts and Savings Accounts, or ask a member of staff.

2. Keeping track of your accounts

Statements

We recommend that you check your statement carefully, and let us know as soon as possible if there are any mistakes or any unauthorised transactions by calling us on 0330 9 123 123. For further information and how we provide you with information on transactions on your account please refer to the General Terms and Conditions for Current Accounts and Savings Accounts.

Paper-free account

Once opened, your account will be set up as a paper-free account, which means that your statements and some other documents (including notification of changes to your account or services) will be sent to your 'Statements and documents' in the Mobile Banking app or to your secure inbox on Online Banking. There may be some instances where we still need to send you information via the post. We'll continue to send you paper-free documents until you tell us otherwise or if we identify that you've not been regularly accessing Online or Mobile Banking.

Access your account through Online, Mobile, Telephone Banking and at a Post Office branch.

- Visit **santander.co.uk/register** or call us on **0330 9 123 123** to register for Online Banking.
- For more information on Mobile Banking, visit **santander.co.uk/mobilebanking**
- If you want to speak to us, call us on **0330 9 123 123**. If you're dialling internationally, call **00 44 1908 237 963**. If you have difficulties with your hearing or speech, and if you have a textphone, please use Relay UK by calling us on **18001 0330 9 123 123**.
- You can also complete balance enquiries, cheque deposits, cash deposits and cash withdrawals using any Post Office branch. If you withdraw cash at a Post Office branch, you will need a cash or debit card and your PIN. Opening hours, services and transaction limits may vary.

For more information about these services, visit **santander.co.uk**

Account alerts

In addition to the overdraft alerts for which you'll be auto-registered, you can set up different types of free email and text 'Account Alerts'. For more information visit **santander.co.uk/alerts**.

For more information about ways to manage your account, pick up a leaflet in branch or visit **santander.co.uk**

Financial difficulties

We've got lots of help and support on our website santander.co.uk. Use our free financial health check to get tips to help you manage your money. Search 'If finances are a struggle' online or on our website.

If you'd prefer to speak to someone independent there's help available. We've partnered with PayPlan. They offer free and independent advice over the phone or online. PayPlan can help cut your costs and reduce the amount you're paying out. They can complete a benefits check to make sure you get what you're entitled to. Call PayPlan on 0800 280 2816 or go to payplan.com

Alternative formats

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit **santander.co.uk/alternativeformats**. For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at relayuk.bt.com. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at santander.co.uk by searching 'accessibility'.

We've achieved the Inclusive Service Kitemark (BS ISO 22458). This shows our commitment in providing an inclusive and accessible service that benefits all our customers.

Our rights under our agreement with you

The general terms and conditions set out our relationship with you and explain how your account will operate. Under those terms, we have a number of rights that you should be aware of. These include:

- Refusing or delaying payments
  - We can refuse to make a payment from your account or to accept a payment into your account for various reasons. These are set out in the general terms and conditions and include a number of reasons related to concerns about possible scams, fraud or the security of your account.
  - We can also delay payments while we investigate. This could mean you're late in paying someone you need to pay.
  - If we remain concerned, we may refuse to make the payment even if you have checked it and confirmed you want it to go ahead.
- Blocking access to your account
  - We can block access to your account for various reasons, including if we have concerns about security or fraud. We can also block access if you don't give us information we need from you.
  - We may retain money in your account and not pay it to you in some situations. We'll only do this if another person claims that the money belongs to them or you don't address any concerns we have about the origin of the money.
  - We can block a third party provider from accessing your account if we think they don't have consent or are acting fraudulently.
- Taking money out of your account
  - We can take money out of your account in a number of situations set out in the general terms and conditions.
  - We can do this if we paid you the money by mistake or if we think you received the money from someone else by mistake and we're asked to return it.
  - We can also do it if we paid you a refund and then find out you weren't entitled to it.
  - We can take money from your account to repay amounts you owe us or another Santander company.
- Changing or ending the agreement
  - We can change the interest rate (unless it's fixed), fees or other terms at any time by giving you notice. The reasons when we can do this are set out in the general terms and conditions.
  - We can end this agreement immediately for various reasons set out in the general terms and conditions, including if you break the agreement, are abusive to our staff or misuse your account.
  - We may ask you to repay any overdraft you have immediately at any time but we'll usually give you notice.

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Our lending commitments and what we ask of you

As a lender, we have a responsibility to act fairly and as part of this we have committed to follow the Standards of Lending Practice. This note sets out some of our key responsibilities and what we ask of you, to ensure that the relationship works well for both of us.

Our commitments to you

- ✔ We will lend responsibly and aim to provide a product that is affordable for you.
- ✔ We will provide you with information about our products and services and how they work, in a clear and understandable way, so that you can decide what's best for you and your needs.
- ✔ We will endeavour to make sure our products and services offer, wherever possible, the flexibility to meet your needs.
- ✔ We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of service.
- ✔ If you tell us about any inaccuracies, for example around the personal information we hold about you, we will act quickly to put it right.
- ✔ We will always aim to help you if we see, or you tell us, that you are having trouble financially. We will seek to understand your overall circumstances, try and identify options that you can afford and where appropriate, provide a reference to free debt advice.

What we ask of you

- ➜ We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us.
- ➜ Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts.
- ➜ Tell us as soon as possible if your card has been lost or stolen, or if you know or suspect someone is misusing your confidential information e.g. your PIN or online log-in details.
- ➜ Carefully check your account statements to make sure they are accurate. If anything isn't right, please get in touch with us.

Please let us know if

- ➜ your contact details change, so we can keep our records up to date;
- ➜ your circumstances change, particularly if what's happened is likely to cause you difficulties in managing your account or financial problems;
- ➜ you think that you won't be able to keep up with your repayments. The sooner you do this, the more likely it is we'll be able to find a way to help you.

We would also encourage you to refer to the terms and conditions associated with your current account, credit card or personal loan.

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Financial Services Compensation Scheme (FSCS) Information Sheet

Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS')[1]
Limit of protection:	£85,000 per depositor per bank[2] The following trading names are part of your bank: cahoot, Santander Business and Santander Corporate & Commercial trading names.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000.[2]
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.[3]
Reimbursement period in case of bank failure:	20 working days[4]
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Retail accounts: **0330 9 123 123** For all Santander Corporate and Commercial accounts: **0333 207 2229** For Business Banking accounts: **0330 678 2456** For all cahoot accounts: **0330 678 2811**
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY Tel: **0800 678 1100** or **020 7741 4100** Email: ICT@fscs.org.uk
More information:	**http://www.fscs.org.uk**

Additional information

[1] Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

[2] General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot, Santander Business and Santander Corporate & Commercial trading names.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;

(b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **http://www.fscs.org.uk**

[3] Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

[4] Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under **http://www.fscs.org.uk**.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund[1]
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument[2] (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).

(6) It is a deposit of a collective investment scheme which qualifies as a small company.[3]

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.[4]

(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company[5] – refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at **www.FSCS.org.uk**

[1] Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

[2] As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

[3] Under the Companies Act 1985 or Companies Act 2006

[4] See footnote 3

[5] See footnote 3

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