

Banking

Your journey starts here



Current accounts to suit you

We've built a range of current accounts to suit your needs.

Adult current accounts

	In-credit interest	Cashback on household bills	Cashback on travel and supermarket spend	No Santander fees on cash withdrawals and purchases outside the UK	Overdraft (see important information below)	Santander debit card	Monthly fee to maintain the account	Page
Santander Edge Up current account	Yes	Yes	Yes	Yes ¹	Yes	Yes	£5	4
Santander Edge current account	No	Yes	Yes	Yes ¹	Yes	Yes	£3	5
Everyday Current Account	No	No	No	No ²	Yes	Yes	No	8
Basic Current Account³	No	No	No	No ²	No	Yes, a non-contactless debit card	No	8

¹ No foreign currency conversion fee when paying in the local currency. Local banks may charge their own fees when you use one of their cash machines.

² It's free to withdraw cash from Santander cash machines worldwide using any Santander debit card.

³ Available if you're aged 16 or over, been turned down for one of our other current accounts, have a poor credit history, or are new to the UK.

For all our accounts you must be 18 or over and live in the UK for tax purposes, unless otherwise stated. It will depend on your personal circumstances whether you can have an overdraft and if you can receive a debit card. If you use an arranged overdraft there may be a cost for doing so. You can find details about these costs and full product details in the relevant Key Facts Document. You can ask for a copy at any branch or visit [santander.co.uk](https://www.santander.co.uk). You must repay any overdraft when we ask, in line with our General Terms and Conditions. Please speak to a member of staff for more details.

Current accounts for under 18s and students

	In-credit interest	Cashback on household bills	Overdraft (see important information above)	Santander debit card	Monthly fee to maintain the account	Page
12/3 Mini Current Account Account for under 18s	Yes	No	No	Yes ⁴ (or cash card)	No	9
Santander Edge Student current account Account for students	No	No	Yes	Yes	No	9

⁴ No cards are issued for accounts held in trust.

Other information

		Page
Santander Boosts	Rewards to give you a little boost when you bank with us	8
Your money, your way	Manage your money, however suits you best	10
Digital ways to pay	Explore innovative ways to pay	11
Switch your account to us	Stress-free switching in just 7 working days	12



An overview of the Santander Edge Up current account

Our account that pays you interest on eligible in credit balances, cashback on selected household bills and selected essential debit card spend for a monthly fee.

Monthly fee to maintain the account (taken automatically each month)	£5
Cashback on household bills	Yes
Cashback on travel and supermarket spend	Yes
Interest on your balance	Yes
Paper-free account	Optional
Eligibility to receive benefits	<ul style="list-style-type: none"> - Pay at least £1,500 into your account each month. Any payments between Santander personal accounts you're named on won't count towards this. - Have at least 2 active Direct Debits set up on your account. - Pay any qualifying household bills by Direct Debit. - Make any eligible travel or supermarket payments using your Santander Edge Up current account debit card.
Other features	<ul style="list-style-type: none"> - Chequebook and Santander contactless debit card. - Free text and email alerts. - Online, Mobile and Telephone Banking and UK branch access. - We won't charge you for using your debit card to withdraw cash and make payments outside the UK in the local currency.

An overview of the Santander Edge current account

Our account that pays you cashback on selected household bills and selected essential debit card spend for a monthly fee.

Monthly fee to maintain the account (taken automatically each month)	£3
Cashback on selected household bills	Yes
Cashback on travel and supermarket spend	Yes
Interest on your balance	No
Paper-free account*	Yes
Eligibility to receive benefits	<ul style="list-style-type: none"> - Pay at least £500 into your account each month. Any payments between Santander personal accounts you're named on won't count towards this. - Have at least 2 active Direct Debits set up on your account. - Pay any qualifying household bills by Direct Debit. - Make any eligible travel or supermarket payments using your Santander Edge current account debit card.
Other features	<ul style="list-style-type: none"> - Chequebook and Santander contactless debit card. - Free text and email alerts. - Online, Mobile and Telephone Banking and UK branch access. - We won't charge you for using your debit card to withdraw cash and make payments outside the UK in the local currency.

*Once the account has been open for at least 24 hours, you can update your account settings at any time to start receiving statements and other correspondence by post.

Important information and exclusions for Santander Edge and Santander Edge Up current accounts

Cashback is paid on Direct Debits made directly to the provider. Cashback on water and council tax bills applies to rates in Northern Ireland. Cashback isn't paid on TV licence, LPG/Calor gas, maintenance contracts (e.g. boiler repair cover) or for commercial use.

Travel spend excludes flights, TFL travel cards, passes and Oyster card top-ups purchased from newsagents, garages and off-licences. Northern Ireland Railways train tickets purchased online and train tickets purchased at travel agents and tour operators don't qualify for cashback.

The 0% foreign conversion fee will apply 3 working days after you've opened or transferred to the Santander Edge or Santander Edge Up 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 and you should make sure you understand what these are before making a withdrawal.



Get cashback on household and travel spend, and interest on your balance with the Santander Edge Up current account



1% cashback
up to £15 a month

On selected council tax, mobile and home phone bills, broadband, pre-paid for TV packages, gas and electricity bills and water bills



1% cashback
up to £15 a month

At supermarkets and on travel costs when you use your debit card



We won't charge you for using your debit card when making purchases or withdrawing cash outside the UK when using the local currency

Earn interest on your balance with the Santander Edge Up current account

Monthly interest of **3.50% AER/3.45% gross*** (variable) paid gross on the first £25,000 of your balance.

*Rates are rounded to two decimal places and interest is paid monthly. We automatically work out how much interest you've earned. AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the interest rate we pay where no income tax has been deducted. You may hold a maximum of two Santander Edge Up current accounts, one in your own name and one in joint names.

Please refer to 'Important information and exclusions about Santander Edge and Santander Edge Up current account' on page 5.



Get cashback on selected household bills, supermarket and travel spend with Santander Edge



1% cashback
up to £10 a month

On selected council tax, mobile and home phone bills, broadband, pre-paid for TV packages, gas and electricity bills and water bills



1% cashback
up to £10 a month

At supermarkets and on travel costs when you use your debit card



We won't charge you for using your debit card when making purchases or withdrawing cash outside the UK when using the local currency

Get an exclusive savings rate with the Santander Edge current account

An optional savings account with **7.00% AER / 6.78% gross* (variable)** interest on balances up to £4,000 (includes **2.50% AER / 2.47% gross (variable)** bonus rate for the first 12 months from opening).

*You'll need to apply for the Santander Edge saver separately through Online or Mobile Banking, after you've opened your current account. A maximum of one Santander Edge saver for each Santander Edge current account you have. You'll need to continue to hold a Santander Edge current account to stay eligible for exclusive products. AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the interest rate we pay where no income tax has been deducted. Rates may change and we pay interest each month.

Please refer to 'Important information and exclusions about Santander Edge and Santander Edge Up current account' on page 5.

Santander Boosts

Get rewards to give you a little boost when you bank with us. All you need to do is sign up for Boosts through your Mobile Banking app or in Online Banking and then you'll be able to choose the offers you like and earn rewards with your favourite retailers.



- ✓ Earn cashback when you shop online at a wide range of retailers
- ✓ Receive vouchers and coupons for discounts on a variety of products and services
- ✓ Get offers personalised to your individual interests and hobbies
- ✓ Enjoy free gifts and enter prize draws

More information is available on [santander.co.uk](https://www.santander.co.uk)

Other current accounts

Everyday Current Account

All you need for day-to-day banking.

This is our standard current account offering all the facilities you'd expect, with no monthly fee. It comes with a Santander debit card and the option of an arranged overdraft.

Everyday Current Account features

- ✓ Santander debit card (contactless subject to eligibility)
- ✓ Arranged overdraft
- ✓ Chequebook
- ✓ Free text and email alerts
- ✓ Online, Mobile and Telephone Banking and UK branch access

Basic Current Account

Stay in control of your finances.

If you've been turned down for one of our other current accounts, have a poor credit history, or are new to the UK this account might be suitable for you. It comes with a non-contactless debit card, no overdraft facility or chequebook. It allows you to receive money in, and pay money out.

Basic Current Account features

- ✓ A non-contactless debit card
- ✓ There are restrictions on some transactions, such as pay at pump petrol stations and magazine subscriptions
- ✓ Online, Mobile and Telephone Banking and UK branch access
- ✓ Free text and email alerts

We provide home, life, car and travel insurance to help you get the cover you need. For more information visit [santander.co.uk](https://www.santander.co.uk)

Our current accounts for under 18s and students

11213 Mini Current Account

The 11213 Mini Current Account is designed to offer flexible and adaptable banking, in a safe and controlled way.

For children under the age of 13, the account must be opened in trust by an adult with parental responsibility. At any time from the day after the account is open, the adult has the option to remove the trust for all children aged 11 and over.

For 13-18 year olds, the account is opened and managed in the child's sole name, letting children and young adults take their first steps to financial independence.

Only one 11213 Mini Current Account is allowed per child (including accounts that are held in trust). Trustees may operate more than one 11213 Mini Current Account for different children.

Santander Edge Student current account

To make the most of your freedom at university, you'll want a current account that makes managing your money easy.

For students in higher education on an undergraduate course, with a free four-year 16-25 Railcard (see the note below) and an interest-free arranged overdraft.

To be eligible for the 16-25 Railcard, you must: be accepted for a Santander Edge Student current account, use the account as your main account, pay £500 into your account every 4 months, and register for Online Banking. You must be in your first year to open the account, or any year if you switch from another provider. If you'd like to apply for a Santander Edge Student current account but you already have another Santander current account open, then that account will need to be transferred or closed first. For accounts held in trust, the trustee will have to agree to remove the trust before you can transfer. Limit of one Santander Edge Student current account per person. Terms and conditions apply. The Railcard will be issued and maintained by ATOC Ltd.



Visit [santander.co.uk](https://www.santander.co.uk)



Your money, your way

We have a variety of convenient, simple and secure ways to manage your money, however suits you best.



Online and Mobile Banking

Here are just a few of the things you can do:

- ✓ Check your balance and view up to 7 years of transactions
- ✓ Transfer money and make payments
- ✓ Set up free text and email alerts
- ✓ Be reminded of your Santander debit and credit card PINs

Visit santander.co.uk/uk/help-support/digital-ways-to-bank



In branch

Visit one of our branches across the country. We can even help you get set up with our online and mobile services.



Cash machines

Access 24/7 services at our cash machines.



Telephone Banking

Call us on **0330 9 123 123**



Post Office banking

Do your everyday banking at your local Post Office: pay in cash and cheques or withdraw money from your account.

Visit postoffice.co.uk/everydaybanking for more information or find your local Post Office branch at postoffice.co.uk/branchfinder



For more information about the ways you can manage your money and digital payments, pick up our brochure **Your money, your way** in branch.



Digital ways to pay

Contactless payments with your digital device

Link your Santander debit or credit card to your device and pay wherever you see the contactless symbol. We support:



Visit santander.co.uk/personal/support/ways-to-bank/pay-with-your-phone for more information.

Excludes ATM only and debit cards on the Basic Current Account.





Switch your account to us

Stress-free switching in just 7 working days.



- You can either switch into a new account, or one you've already got with us.
- Choose when your switch starts – this can be up to 60 days in the future.
- Our dedicated switcher team manage the switch of all your Direct Debits, standing orders and your salary.
- We'll close your old current account any payments will be redirected to your new account.
- You'll get a 4 month interest-free arranged overdraft when you switch to us. After the interest-free period, arranged overdraft interest may apply, depending on your account. Visit [santander.co.uk](https://www.santander.co.uk) or ask in branch for more information. Overdrafts are offered depending on your circumstances.
- We're members of the Current Account Switch Service, which means your switch is backed by the Current Account Switch Guarantee*.

*The Current Account Switch Guarantee applies for any switch made from a bank or building society taking part in the Current Account Switch Service scheme.

How we pay interest

Interest payments will be paid using the gross rate. This means all the interest we pay you will be without tax deducted. If the total amount of interest you receive exceeds any personal savings allowance to which you're entitled, you may have to pay tax at the applicable rate. This would need to be paid directly to HM Revenue and Customs. For more information, please visit [gov.uk/hmrc/savingsallowance](https://www.gov.uk/hmrc/savingsallowance). We work out interest daily and pay it monthly.

To find out more



Talk to us in branch



Visit santander.co.uk/currentaccounts

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.

Information correct as at 15 February 2024.

Whether we accept your application depends on your circumstances.

For full details of each current account Terms and Conditions, interest rates and fees, see the General Terms and Conditions for Current Accounts and Savings Accounts and the relevant product Key Facts Document. You can ask for a copy at any branch or visit santander.co.uk. When you apply for an account we may need to see proof of identity to confirm your details.

We are responsible lenders – Santander in the UK adheres to The Standards of Lending Practice, which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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Santander Life Insurance Plan, Life & Critical Illness Plan, Critical Illness Plan and Over 50s Life Insurance policies are administered and underwritten by Aviva Life & Pensions UK Limited, registered in England No 3253947, Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896. Member of the Association of British Insurers. www.aviva.co.uk

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