



**Name of the account provider: Santander UK Plc**

**Account name: Instant Plus Account**

**Date: Effective from 22 November 2022**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our General Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.

| Service  | Fee                   |
|--|-----------------------|
| <b>General account services</b>                    |                       |
| Maintaining the account                            | Fee not charged       |
| <b>Payments (excluding cards)</b>                  |                       |
| Direct Debit                                       | Fee not charged       |
| Standing Order                                     | Fee not charged       |
| <b>Sending money within the UK</b>                 |                       |
| Faster Payment (pounds)                            | Fee not charged       |
| CHAPS (same day payment)                           | £25                   |
| Banker's draft                                     | £10                   |
| Counter cheque fee (you must withdraw over £1,000) | £10                   |
| Cheque payment (in pounds)                         | Service not available |
| <b>Sending money outside the UK</b>                |                       |
| SEPA (Single Euro Payments Area)                   | Fee not charged       |
| International Payment                              | £25                   |
| Issuing a foreign currency cheque                  | £10                   |
| <b>Receiving money from outside the UK</b>         |                       |
| Foreign currency cheque deposit                    | £10                   |
| Foreign currency electronic payment                | Fee not charged       |

| <b>Cards and Cash</b>  |  |
|--|--|
| <b>Cash withdrawal in pounds</b>   | <b>Fee not charged</b>   |
| <b>Cash withdrawal in foreign currency</b><br>Foreign currency conversion fee for withdrawals<br><br>Withdrawals from Santander cash machines in Spain, Germany, Poland, Portugal, Argentina, Brazil, Chile, Mexico, Puerto Rico, Uruguay and the USA using a debit card | Percentage of total transaction value <b>2.95%</b><br><br><br><b>Fee not charged</b> |
| <b>Debit card payment in pounds</b>  | <b>Fee not charged</b>   |
| <b>Debit card payment in a foreign currency</b><br>Foreign currency conversion fee for debit card payment  | Percentage of total transaction value <b>2.95%</b>                                   |
| <b>Overdrafts and related services</b>   |  |
| <b>Arranged overdraft</b>  | <b>Service not available</b>   |
| <b>Unarranged overdraft</b>  | <b>Service not available</b>   |
| <b>Refusing a payment due to lack of funds</b>   | <b>Fee not charged</b>   |
| <b>Allowing a payment despite lack of funds</b>  | <b>Service not available</b>   |
| <b>Other services</b>  |  |
| <b>Cancelling a cheque</b><br>Cheques issued in pounds<br>Foreign currency cheques   | <b>Fee not charged</b><br><b>£25</b>   |
| Weekly statements<br>Photocopying cheques<br>Interest breakdown  | Per month <b>£1.50</b><br>Per cheque <b>£4</b><br><b>£10</b>                         |