

Managing your money

Tips to help you stay in control of your
current account and credit card.



How to use this brochure

We want to make managing your money as simple as possible. This brochure gives you useful information on how our current accounts and credit cards work and explains what certain terms mean. We've also included some tools and checklists so you can keep track of your money and avoid fees.

We hope you find this helpful, but if you have any questions at all, please get in touch with us.

Contact us



Telephone

0800 9 123 123



Branch

Talk to us in branch



Online

santander.co.uk

We've included a handy budget planner for you to use

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would 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.

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Money management tools

Online, Mobile and Telephone Banking

With these you can:

- check your balance;
- transfer money between accounts;
- make a payment to people you have already paid before or set up a new payee;
- set up, view or cancel a standing order;
- view and cancel a Direct Debit; and
- set up free account alerts (except in Mobile Banking where you can only view your alerts).

Santander Wallet

In addition to our Mobile Banking app, we've developed Santander Wallet, a free mobile app for Santander debit and credit card customers. It can:

- break down your card spend into useful categories so you can easily see where you spend your money;
- allow you to discover at a glance, how your spending behaviour changes over time; and
- show all transactions for a selected time period by brand or date.

Santander Wallet is available to all personal Santander debit card users and main credit cardholders. It is not available for additional credit cardholders or Business Banking customers. To use Santander Wallet, you need to sign up and log on to Online Banking at least once.

For more information, visit the Help and Support tab at [santander.co.uk](https://www.santander.co.uk)



Account Alerts

You'll be automatically registered to receive some account alerts to help you avoid fees, or to let you know about certain activity on your account. These will be sent by either text message, e-mail or letter.

You can also choose to receive specific product alerts for your current account or credit card. Select as many as you like and decide if you'd like to receive these as an e-mail, text message or both:

Current accounts	
Alerts about your balance and payments	Things you can do
If your balance falls below an amount you choose...	...you can move money to cover a payment or discuss your overdraft options with us.
If your balance goes above an amount you choose...	...you can talk to us about savings options for your excess money.
If a deposit, equal to or above an amount you set, is made...	
If a debit, equal to or above an amount you set, is made...	...you have the peace of mind of knowing that payments have gone through and you can tell us if you spot any fraudulent activity on your account.
An alert to show your weekly balance and recent transactions...	...can let you plan your spending with accurate knowledge of where your accounts stand.
Alerts to help you avoid charges	Things you can do
If your account balance is close to your overdraft limit...	...you can move some money into your account or discuss your overdraft options with us.
If your available balance won't be enough to cover a standing order, Direct Debit or future-dated payment that is due to go out shortly...	
If a payment hasn't been paid because you didn't have enough money in your account...	
If a payment that was authorised by you has been paid even though you had insufficient funds...	...you can transfer money to bring your account back into credit, or into your Arranged Overdraft, by 4pm on the same day to avoid incurring fees.
Credit cards	
Alerts about your balance and payments	Things you can do
An alert to show your closing balance from your last credit card statement...	...can let you know how close to your credit card limit you are so that you can make an additional payment to make sure you have enough credit for future spending.
If a payment, equal to or above an amount you set, is made...	...you can have the peace of mind of knowing that your payments have gone through and you can tell us if you spot any fraudulent transactions on your account.
Alerts to help you avoid charges	Things you can do
If the amount available to spend on your credit card falls below 10% of your credit limit	...you can make a payment or discuss your credit limit options with us.
If your credit card bill is due to be paid...	...you can plan in advance and make sure you pay your bill on time.

You can opt-out of account alerts via Online Banking, by calling us or by visiting your local branch.

How to set up...

Online & Mobile Banking

- ✓ Visit santander.co.uk/onlinebanking
- ✓ Visit santander.co.uk/mobile-banking
- ✓ Call us on 0800 9 123 123
- ✓ Visit your local branch
- ✓ For Mobile Banking download the app from the App Store or on Google Play™



Telephone Banking

- ✓ Call us on 0800 9 123 123
- ✓ Visit your local branch

Santander Wallet

Sign up for Online & Mobile Banking and

- ✓ Download from the App Store or on Google Play



Free Account Alerts

- ✓ Log on to Online Banking and go to the 'Account Services' section
- ✓ Call us on 0800 9 123 123
- ✓ Visit your local branch

An Arranged Overdraft

- ✓ Log on to Online Banking
- ✓ Call us on 0800 9 123 123
- ✓ Visit your local branch

Overdrafts depend on your circumstances and you must repay any overdraft when we ask in line with our General Terms and Conditions.

You may be eligible to get instant access to Online, Mobile and Telephone Banking when you sign up using **santander.co.uk/onlinebanking** or the Mobile Banking app. For more information visit **santander.co.uk/onlinebanking** or download our Mobile Banking app.

Did you know?

Reviewing your account options

You may find that another product is better suited to your needs, for example:

- We have a range of **current accounts** available, including those that can help you manage or prevent overdraft fees.
- We have a range of **credit cards** to choose from. So whether you're looking for cashback, to spread the cost of purchases or to transfer a balance from another card, we've got it covered.



Our website will guide you through each of our products to help you decide which one is right for you.

Visit **santander.co.uk** to see our full range, and the terms and conditions that apply to each of our products.



How your current account works

Current and Available Balances explained

Banking & Savings		Add, remove or rename an account	
Accounts	Current Balance	Available Balance	Actions
<u>11213 Current Account</u>	£552.88	£852.88	<input type="text" value="Take me to..."/>  
09-09-09 01234567			

Understanding your balance

In Online Banking, the Mobile Banking app and at cash machines, you may see two balances – an **Available Balance** and **Current Balance** – and these may be different. Your Available Balance will also show any Arranged Overdraft you have on your account. Here are some other examples of why this may be the case:

Debit card purchases

Your Available Balance takes into account your recent debit card payments before the money is debited. We reduce the available funds in your bank account by the amount of the transaction to prevent you from spending the money twice. When the seller then requests the payment, normally within a few days, this is then debited and reflected on your Current Balance once the money leaves your account.

On occasions where the request for payment takes longer, charges may be applied to your account if your balance no longer has sufficient funds to cover the transaction at the time the seller decides to withdraw the money.

Paying in cash

If you pay in cash over the counter at a Santander branch or at a cash machine, it will show in both your current and available balance straightaway.

Paying in cheques in branch

Your Current Balance will be adjusted immediately, but your Available Balance will only be adjusted when the money is available to spend.

Cheques you've written

When the recipient bank has processed the cheque, your Current and Available Balance will be adjusted simultaneously.



Payments to and from your current account

Some transactions and payments don't always happen instantly and may not clear for a number of days. The table below shows the timescales you can expect for different types of transactions to be fully processed and show on both balances:

Transaction	Timescales
Cheques in	Up to 4 working days*
Cheques out	This depends on when the recipient bank processes the cheque
Card payments	Up to 4 working days**
Direct Debit	Straightaway on the day the transaction is scheduled
Standing order	Straightaway on the day the transaction is scheduled
Faster payment	Usually in a matter of hours

* Cheques can take 6 days to clear and still be returned unpaid up until working day 6. Please see your Terms and Conditions for more details.

**There may be some occasions where this takes a day or so longer, for example if you make a contactless payment or if the seller doesn't immediately tell us about the transaction.

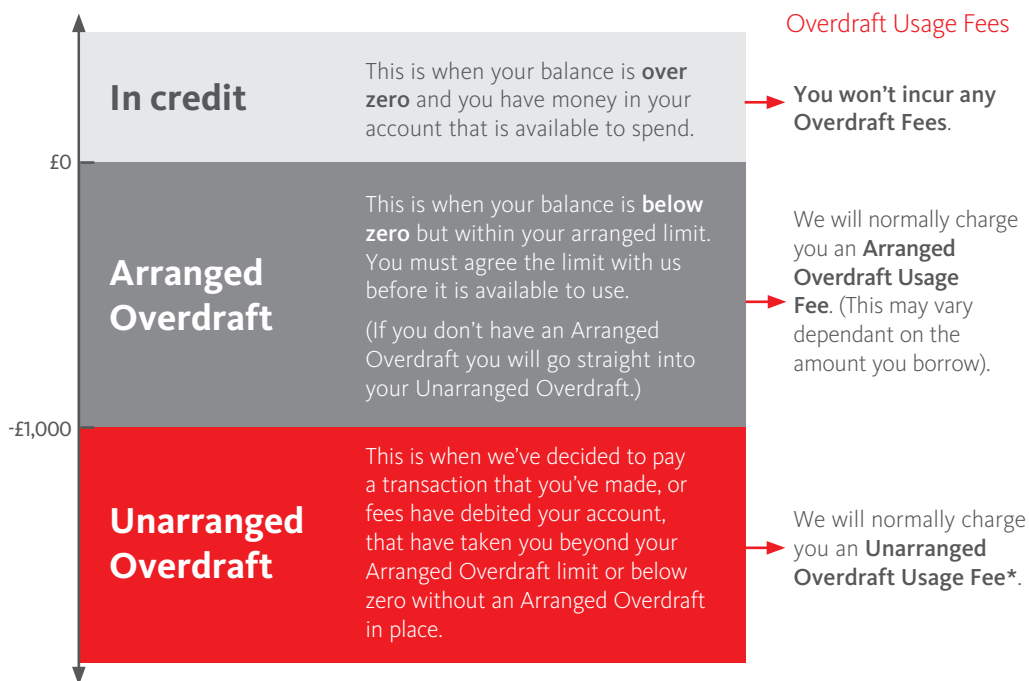
Tips for managing your finances

Make sure you keep track of your balance regularly to see when transactions have cleared. See page 4 for tools to help you do this.

Personal overdrafts explained

An overdraft can give you a bit of extra money for unexpected times. However, it's important to remember that we charge you to use it.

Here's an example of how it works for a customer with a £1,000 Arranged Overdraft (your specific fees may vary)



*We do not charge Unarranged Overdraft fees on the 11213 Current Account, 11213 Lite Current Account or Select Current Account. Arranged Overdraft fees will continue to apply when in an unarranged position if you have an Arranged Overdraft facility.

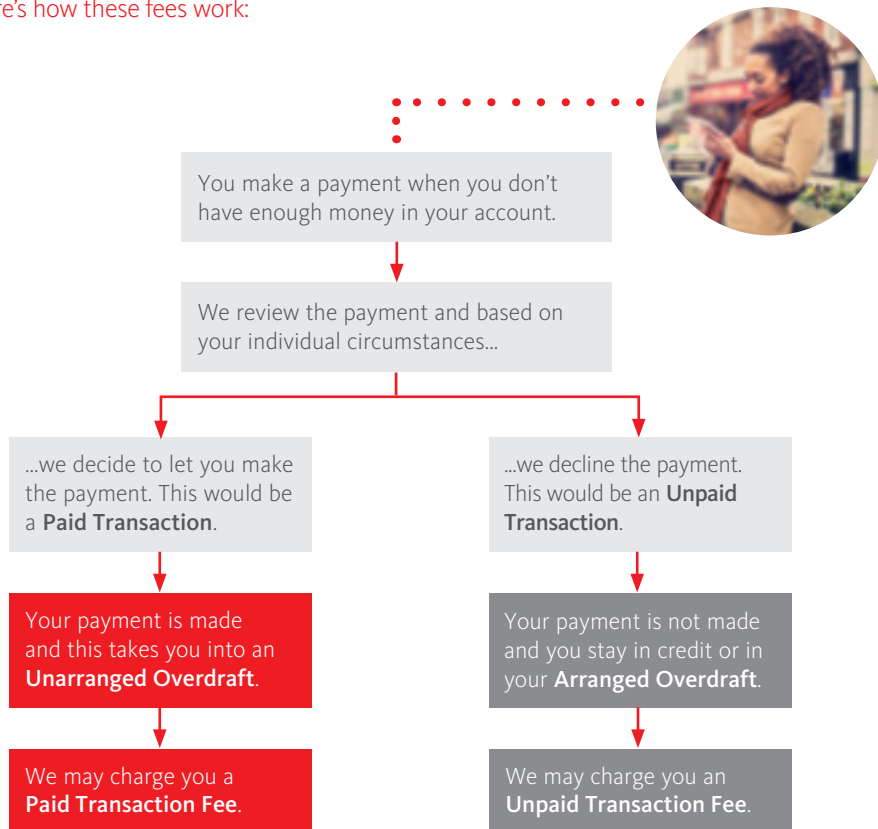
For more information please refer to the Key Facts Document on your product page.

Unarranged Overdraft Fee cap: We have monthly Unarranged Overdraft fee caps on our current accounts. For more information on this please visit santander.co.uk/uk/current-accounts/understanding-overdrafts

The £12 fee-free overdraft limit: If you're in an Arranged Overdraft of £12 or less we won't charge you any Arranged Overdraft Usage Fees. If you are in an Unarranged Overdraft of £12 or less we won't charge you any Unarranged Overdraft Usage Fees or Paid Transaction Fees (Unpaid Transaction Fees may still apply, depending on the type of account you have).

On some accounts you may also be charged a Paid or Unpaid Transaction Fee if you make a payment that would take you into an Unarranged Overdraft:

Here's how these fees work:



4pm deadline: We give you until 4pm each day to credit your account with cleared funds to avoid fees.

Free Account Alerts: You can set up an Account Alert to warn you when you don't have enough money in your account to cover a payment. This will give you a chance to put money in your account before 4pm and avoid the fee. For more information, see page 5.

Did you know?

Understanding your statements

Your current account statement

Your Everyday Current Account summary for **10 July 2016 to 9 August 2016**

Everyday Current Account

Account name **MR JOE BLOGGS**

Account number: 12345678 Sort Code 09-09-09

Statement number 04/2015 BIC: ABBYGB1AXXX

IBAN: GB11 ABBY 0909 0909 1234 56

Balance brought forward from 9 July statement ² £78.98

Total money in £55.27

Total money out £172.90

Your balance at close of business 9 Aug 2016 ³ **-£38.65**

Your overdraft limit is £600.00. The fee for using an Arranged Overdraft is £1 per day.

Interest and charges incurred this period ⁴ **Amount**

9 Jul ARRANGED OVERDRAFT USAGE FEE -£30.00

9 Jul UNPAID STANDING ORDER -£10.00

Total - this amount will be deducted from your account on 1 Sep -£40.00

¹ News and Information

Free email and text alerts to keep you informed

Set up free text message and email alerts to help keep track of your money.


Visit santander.co.uk/alerts for more information.

See page 10 for details on how our overdrafts work

- ¹ **News and information:** You'll find important information about your current account here and you should make sure you read this every month.
- ² **Balance brought forward:** This is your balance at the start of the monthly statement period.
- ³ **Balance at close of business:** This is your balance at the end of the monthly statement period. It includes all your cleared transactions from the month, as well as any overdraft fees you were notified of in the previous monthly statement period.
- ⁴ **Interest and charges:** At the end of the monthly statement period we will calculate all the fees and charges you've incurred. If you are charged overdraft fees, we won't take them from your account for 22 days from the end date of the statement period in which we told you about the fees. In the example above, the amount shown for Arranged Overdraft Usage Fees is the total for all days the customer used their Arranged Overdraft.

Your credit card statement

An example of key information on your statement summary page:



Mr Joe Bloggs
Sample Close
Sample Town
A11 1CD

Santander Credit Card

Telephone enquiries
0800 9 123 121

44 913 648 725 (from abroad)
Monday to Sunday 9am to 9pm
Calls may be recorded and monitored

For the hard of hearing and/or speech
impaired, Text Relay service available on
1800 0800 9 123 121

Log on to Online Banking at santander.co.uk
or use our Mobile app

Credit Card Customer Service, Santander UK
plc, PO Box 916, Bradford, BD9 9PL

Please quote your card number in all
correspondence


Account summary as at: 9TH AUGUST 2016 for card number ending 1234

Account: SANTANDER CREDIT CARD

Account credit limit:	£1,000.00
Available to spend as at 9th August 2016:	£969.32
Previous balance as at 8th August 2016:	£0.00
New transactions:	£30.68
<small>Please see the transaction details page for a full breakdown</small>	
Payments received:	CR £0.00
Your new balance:	£30.68
Payment due date:	4TH SEPTEMBER 2016
Minimum payment:	£5.00
Estimated interest next month ¹ :	£0.08

- 1 **Your credit limit** is the maximum amount you can currently borrow on your credit card.
- 2 **Available to spend:** This is the amount of credit you have left when your payments are taken from your credit limit. Payments can take a couple of days to show on your account so your available to spend may be lower than we show you.
- 3 **Payment due date:** This is the date your payment is due.
- 4 **Minimum payment:** This is the minimum amount you must repay before the date shown. It's important to pay this before the date to avoid any fees for late payments.

An example of your Transaction Details when you incur default charges:



Name: MR JOE BLOGGS
Account: SANTANDER CREDIT CARD
Card Number: XXXX XXXX XXXX 1234
Statement Date: 9th August 2016

Page No: 1 / 1

Transaction Details

Date	Description	Amount (£)
	Balance brought forward from previous statement	£0
29/07/2016	Online retailer	£10.00
02/08/2016	Local supermarket	£20.68
	Late payment fee	£12.00
	Over Limit fee	£12.00
	Returned payment fee	£12.00
	Total of New Transactions:	£30.68

- 1 **Late payment fee:** If you don't pay us by the payment due date on your statement, or don't pay at all, we'll charge you a late payment fee.
- 2 **Over limit fee:** A fee charged when you've spent more than your credit limit.
- 3 **Payment returned fee:** We'll charge you this fee if your payment to pay off your outstanding balance doesn't go through, for example if your cheque bounces or the Direct Debit doesn't get paid.

Please note, this is an example statement and does not contain real customer information.

Please note: When you are charged a Default Fee, you will also receive a 'Notice of Default Sum' statement. This is in compliance with the Consumer Credit Act 1974.

Managing your payments on your credit card

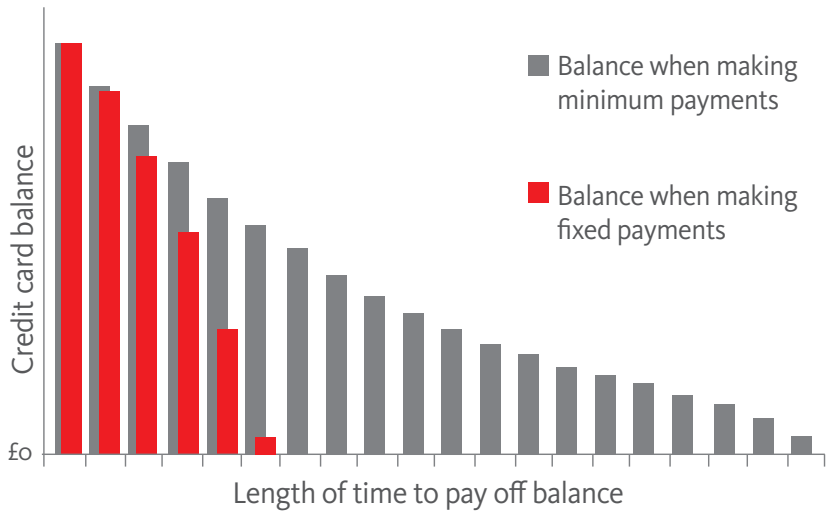
The best way to stay in control of your credit card payments is to set up a Direct Debit. You can choose to set up your Direct Debit through Online Banking, visiting a Santander branch or by contacting our customer services team on 0800 9 123 123.

You have a choice of options in terms of how much you pay each month. You can pay:

- the full balance;
- the minimum monthly payment; or
- a fixed amount of your choice.

Regularly making only the minimum payment increases the overall cost of borrowing and means it will take you longer to pay off your balance.

You'll pay your balance off more quickly if you set up a monthly fixed payment that is the same as your **current** minimum payment because your payments will remain fixed while your minimum payment will reduce. If you can afford it, you'll clear your balance even quicker if you set up a fixed payment that is **higher** than your current minimum payment.



The above diagram is for illustrative purposes only and assumes no further spend on the credit card.

You'll be able to find more information online with our guide explaining 'important ways in which a credit card works'. This can help you understand how to use the features and benefits of your credit card and how payments are applied to your account.

Budget planner

Fill this in to help understand what money you've got coming in and how much you're spending.

Name

You should make sure you fill in all your figures in the same format (e.g. monthly or yearly).

What comes in?

Employment income	£
Other income	£
Total income	£

What goes out?

Mortgage/rent	£
Council Tax and water	£
Gas and electricity	£
Communications	£
Food shopping	£
Department stores	£
Petrol/train fare	£
Buildings and contents insurance	£
Income protection	£
Life assurance	£
Pension	£
Existing regular savings	£
Gym membership	£
Car insurance	£
School costs	£
Other (e.g. childcare)	£

Disposable income?

£

If you want to discuss your budget, come and talk to us in branch.

Discussing your finances

We know that sometimes you may find yourself in a difficult financial position where you need some help. If you're worried that you may start to have financial difficulties or if you're already having financial difficulties, it's important that you talk to us as soon as possible. We'll do everything we can to help you.



Talk to us in branch



Telephone


0800 9 123 123

There are also a number of organisations that can give you free and impartial debt advice. These organisations aren't linked with Santander and they can help you to manage your creditors and debt problems:

StepChange Debt Charity

Expert, tailored advice and practical solutions to problem debt.


**Monday to Friday 8am to 8pm
and Saturday 8am to 4pm**

 0800 138 1111

 stepchange.org

Citizen's Advice Bureau


A network of independent charities throughout the UK that give free information and advice to help people with their money, legal and consumer problems.

 adviceguide.org.uk

Money Advice Service

Free, independent, unbiased advice.

**Monday to Friday 8am to 8pm
and Saturday 9am to 1pm**


 0800 138 7777

 moneyadvice.service.org.uk

Payplan

Free advice and experienced specialists to help you get debt-free.

**Monday to Friday 8am to 9pm
and Saturday 9am to 3pm**

 0800 280 2816

 payplan.com

National Debtline

Free debt advice and support for people with money worries and debt difficulties.

**Monday to Friday 9am to 9pm
and Saturday 9.30am to 1pm**


 0808 808 4000

 nationaldebtline.org.uk

Business Debtline

Debt advice for small businesses including individuals that are self-employed.

**Monday to Friday 9am
to 5.30pm**

 0800 197 6026

 bdline.org.uk

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