



Talk to us in branch



Personal customers call **0800 9 123 123**

(lines are open Monday to Saturday, 7am to 9pm and Sundays 8am to 9pm)

Business current account customers call **0800 731 6666** (lines are open Monday to Friday, 8am to 9pm and on Saturdays from 8am to 2pm)

Business credit card customers call **0800 218 2345** (lines are open Monday to Friday, 8am to 9pm and on Saturdays from 9am to 2pm)



santander.co.uk/register

Be secure with Santander Online and Mobile Banking

Your financial protection is our priority and we take it very seriously. Security when you bank online and on your phone or tablet is no exception.

We're always working to improve the security services and tools that protect your accounts.

Ways to stay safe

One Time Passcode (OTP)

We send a unique, transaction-specific OTP to your registered mobile phone so that you can authorise certain types of payments and transactions you make using Online or Mobile Banking. This simple security check takes seconds and helps us know that it's you. Remember, never share an OTP with anyone, either verbally or in writing.

Always make sure you read the OTP message we send you, and check that the details we quote in it match your original request.

If you ever receive an OTP message you're not expecting please let us know straight away, as it may be a sign of attempted fraud on your account.

Alerts

Sign up for our free email and text alerts to be notified when your account balance goes above or below a chosen amount. If you're alerted to any transactions you don't recognise contact us immediately.

Mobile Banking

Increase your security by keeping an eye on your accounts wherever you are with Mobile Banking. There are versions of Mobile Banking specifically for Android™/iPhone or iPad devices and if you're running our most up-to-date app on a newer phone or device you can use Fingerprint/ Touch ID and Face ID to log on, making banking security safer than ever.

Make sure you're using the latest version of Mobile Banking – with all our most up-to-date security measures – by checking in your app store. We ask you to register your phone or tablet to your Mobile Banking app using a OTP so that we know it's you using your app.

If you're a business customer our mobile-friendly website is also available for all phone types. Go to bb.santander.co.uk in your mobile internet browser.

Images and phrases

Always enter our web address (santander.co.uk) in your browser to get to our site. Click log on and during the log on process look out for your unique image and phrase which tells you that you're logging on to a genuine Santander site. If your image and phrase aren't displayed, don't enter any of your security details.

Secure messaging

When you're logged on to Online Banking you can ask questions about your accounts and services using secure messaging. Sending us a message in this way lets us know it's you, as you've used your unique log on details to get in to Online Banking. It also gives you the confidence of knowing that your messages are being sent in a secure environment.

Protect your computer from malware/virus

Download Rapport security software for free. It's won awards for keeping customer details safe, and works alongside your existing anti-virus and firewall software to give you more protection, even if your computer has a virus. It can make the difference against identity theft and fraud. What's more, it's easy to install and you won't even need to restart your computer.

Fraud monitoring

We keep an eye on your accounts and will get in touch if we spot suspicious behaviour. Our fast, automated contact system asks you to confirm that transactions are yours, usually by automated phone call or interactive text message or sometimes by email, letter or one way text.

If there's a transaction you don't recognise we'll put you through to a member of staff and secure your account. To protect your money, some transactions may be declined or delayed until we can speak to you.

Our automated system will never ask you to reveal your security details, One Time Passcode or any card details such as card security number, expiry date or PIN.

Online and Mobile Banking commitment

We give you a peace of mind guarantee that we'll refund money taken from your account as a result of fraud as long as you haven't acted fraudulently or haven't deliberately or with gross negligence failed to take reasonable steps to keep your security information safe.

Santander Secure

When you shop online it's important you feel safe using your debit or credit card.

Santander Secure, in partnership with Verified by Visa and MasterCard SecureCode, helps protect your card against unauthorised use when you shop online.

For your security, you may occasionally be asked to enter a One Time Passcode when making a purchase.

Watch out for scams

Unfortunately, there are fraudsters out there who target people and try to trick them into making payments to fraudulent accounts or revealing crucial information so that the fraudster can make a payment themselves. The methods fraudsters use change regularly but the basic tips to protect yourself remain the same:

- **Never** share a Santander One Time Passcode (OTP) with another person. Not even a Santander employee.
- **Never** download software or let anyone remotely log on to your computer or devices, either during or after a cold call.
- **Never** enter your Online Banking details after clicking on a link in an email or text message.
- **Never** transfer or withdraw money out of your account if you're instructed to do so for security reasons.
- **Never** set up new or change existing payment details without first verifying the request directly with the person or company you're paying, preferably using existing contact details.
- Don't assume an email, phone call or text is authentic. Criminals can 'spoof' numbers and email addresses so that they're masked to look like those of an organisation.
- Don't be rushed to make a decision – listen to your instincts and stay in control.
- Be careful when you buy online. Don't give your debit or credit card details to a company you don't know or haven't checked out.
- Always use a secure website for payments – you'll be able to recognise a secure site because it will have an unbroken key or locked padlock symbol and its address will begin with https, not http.

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