



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

**Account name: 1|2|3 Current Account**

**Date: Effective from 11 May 2026**

- 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 and Key Facts Documents.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	Monthly fee <b>£5</b>
	<b>Total annual fee £60</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>Fee not charged</b>
<b>Standing order</b>	<b>Fee not charged</b>
<b>Sending money within the UK</b>	
Faster Payment (pounds)	<b>Fee not charged</b>
CHAPS (same day payment)	<b>£25</b>
Banker's draft	<b>£10</b>
Counter cheque fee (you must withdraw over £1,000)	<b>£10</b>
Cheque payment (in pounds)	<b>Fee not charged</b>
<b>Sending money outside the UK</b>	
SEPA (Single Euro Payments Area)	<b>Fee not charged</b>
International payment fee	<b>£25</b>
International payment currency conversion mark-up (included in the rate we apply)	<b>Between 1% and 3% of the amount converted*</b>
<b>Receiving money from outside the UK</b>	
Foreign currency cheque deposit	<b>£10</b>
Foreign currency electronic payment	<b>Fee not charged</b>

<b>Cards and cash</b>	
<b>Cash withdrawal in pounds</b>	<b>Fee not charged</b>
<b>Cash withdrawal in foreign currency</b> Foreign currency conversion fee for withdrawals	Percentage of total transaction value <b>2.95%</b>
Withdrawals from Santander cash machines in Spain, Germany, Poland, Portugal, Argentina, Brazil, Chile, Mexico, Puerto Rico, Uruguay and the USA using a debit card	<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> 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>Representative 39.94% APR**/EAR*** (variable)</b>
<b>Unarranged overdraft</b>	<b>Fee not charged</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>Fee not charged</b>
<b>Other services</b>	
<b>Cancelling a cheque</b> Cheques issued in pounds Foreign currency cheques	<b>Fee not charged</b> <b>£25</b>
Weekly statements	Per month <b>£1.50</b>
Photocopying cheques	Per cheque <b>£4</b>
Cashback and/or interest breakdown	<b>£10</b>

\*The rate we apply to your international payment includes a currency conversion mark-up. We receive this mark-up, and this represents a cost to you. The mark-up percentage you're charged will be based on the payment values shown below.

**Up to £10,000 – 3% mark-up**

**£10,001 - £50,000 – 2% mark-up**

**£50,001 and higher – 1% mark-up**

\*\*APR stands for Annual Percentage Rate. It shows the overall cost of credit as an annual rate of charge, taking into account the interest, charges and any other costs involved in getting credit. It doesn't include any other fees and charges.

\*\*\*EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft which takes into account how often we charge interest to the accounts and doesn't include any other fees or charges.