



Talk to us in branch



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Call us on **0330 9 123 123**

## 11213 Mini Current Account

Key Facts Document (including Specific Conditions, Financial Services Compensation Scheme (FSCS) Information sheet & Exclusions List)

Effective from 29 February 2024

### Specific conditions - 11213 Mini Current Account

The table below sets our specific conditions for your account. These conditions apply as well as the general terms.

|  |  |
|--|--|
| <b>Sole or joint account</b>                     | You can only have this account in your sole name. You can't open this as a joint account with someone else but you can open it as a trust account.   |
| <b>Eligibility</b>                               | You can only open this account if you're under 18 and live in the UK. You can keep the account until you're 19.  |
| <b>How can an account be opened for a child?</b> | <p>For a child under 13, a parent or legal guardian must open this account as a trust account – they'll act as the "trustee". If the child is over 13, it'll need to be in their sole name.</p> <p>The trustee will need to live in the UK and be aged 18 or over. They'll also need to have a Santander personal current account (in their sole name or held jointly with someone else).</p> <p>There can only be one trustee on the account.</p> <p>After opening the account, the trustee must manage the account on behalf of the child (the beneficiary). We'll send updates and any other information about the account to the trustee.</p> <p>When the child is aged 11, the trustee can remove the trust status of the account. This means the account will be in the child's sole name so the child can manage the account without the trustee.</p> |
| <b>Number of accounts</b>                        | You can only have one of these accounts including where it's a trust account. But the same trustee can manage more than one of these accounts for different children.  |
| <b>Fee for maintaining the account</b>           | There's no monthly fee.  |

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|---|--|---|
| <b>Your interest and when we'll pay it</b>  | How much interest we pay depends on your balance. You'll earn interest on the money in your account up to £2,000.  |   |
|   | <b>Balance</b>   | <b>Interest rate</b>  |
|   | Up to £999.99  | <b>1.00% AER / 1.00%* gross (variable)</b> on the entire balance                  |
|   | £1,000 up to £1,499.99   | <b>2.00% AER / 1.98% gross (variable)</b> on the entire balance                   |
|   | £1,500 up to £2,000  | <b>3.00% AER / 2.96% gross (variable)</b> on the entire balance                   |
|   | Over £2,000  | We don't pay interest on amounts over £2,000.                                     |
| * Interest of 1.00% AER is equivalent to 0.995% gross (variable).   |  |   |
| So if you have £3,000 in your account, we'll pay 3.00% AER / 2.96% gross (variable) interest on the first £2,000. The remaining £1,000 won't earn any interest. |  |   |
| We pay interest without taking off income tax. This is known as 'gross' and the interest rate we give you reflects this.  |  |   |
| <b>How we pay interest</b>  |  |   |
| We'll pay any interest into your account on the same day each month. This is usually on the anniversary of the date you opened it.                              |  |   |
|   | <b>What does AER mean?</b>   | <b>What is the 'gross rate'?</b>  |
|   | 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. |
| <b>Overdrafts</b>   | You can't have an overdraft on the account.  |   |
| <b>Account alerts</b>   | <p><b>Helping you keep on top of your account</b></p> <p>Unless your account is held in trust, we'll send you free text messages if we have your mobile number. We'll do this when:</p> <ul style="list-style-type: none"> <li>◦ you make a payment that may take your balance below zero (an unarranged overdraft), or</li> <li>◦ we refuse a payment due to lack of funds or intend to refuse a future payment due to lack of funds.</li> </ul> <p>As we send these alerts by text, it's important you tell us if your number changes.</p> <p>You can change or turn off these alerts at any time using Online or Mobile Banking or by contacting us in branch or by phone.</p> <p>If you receive these alerts by email at the moment, you'll continue to do so unless you change your preferences. We may send alerts by push notification in Mobile Banking in the future.</p> <p>We can also send you other alerts about your account. For example, alerts when your balance falls below a set limit or when you receive a payment above a certain amount. You can find out more about these alerts on our website and register for them in Online or Mobile Banking, in branch or by calling us.</p> |   |
| <b>Managing the account</b>   | You can choose to have a debit card or a cash card unless you have a trust account. If you have a trust account, you won't receive any cards.  |   |
| <b>1i2i3 World</b>  | <p>When you open an account you become part of 1i2i3 World. This'll give you access to a range of 1i2i3 offers. If you have a trust account, the trustee doesn't qualify for 1i2i3 offers unless they have a 1i2i3 product in their own name.</p> <p>When applying for future products, if you're accepted and there's an associated 1i2i3 offer, you'll automatically qualify. This means if you open an account with someone else, any joint applicants or trustees may realise that you hold a 1i2i3 product.</p>   |   |

|  |   |
|--|---|
| <p>Once the child becomes an adult</p> | <p><b>If an account is held in trust</b></p> <p>Once the child turns 18, if the account is still held in trust, the interest rate will change to <b>0.10% AER/gross (variable)</b>. This is unless we tell you otherwise.</p> <p>At this point, the account can't be transferred to another account in our range. The child will need to apply for an adult current account in their own name.</p> <p>We'll give more information once the child turns 18. You can contact us at any time if you want to know more about what will happen.</p> <p><b>If the account is held in your own name (and not in trust)</b></p> <p>If you don't apply to transfer to a different Santander current account before you turn 19, you'll no longer be eligible for a 11213 Mini Current Account. Within 3 months after your birthday, we'll automatically transfer your account to an adult current account.</p> <p>We'll give you at least 2 months' notice before we make this change.</p>   |
| <p>If you change your mind</p>         | <p><b>Tell us if you change your mind</b></p> <p>You can close your account at any time during your 'cancellation period' – we won't charge you for it. This is 14 days, starting the day after we confirmed your account is open.</p> <p>If you do this, we'll return your money. We'll do this as soon as we can (and within 30 days from when you tell us).</p> <p>You can also close your account at any other time outside this cancellation period – we won't charge you.</p>   |
| <p><b>Declaration</b></p>              | <p>By applying for this account (either in your name or as the trustee) you declare that:</p> <ul style="list-style-type: none"> <li>◦ You've received a copy of the General Terms and Conditions and Important Information, this Key Facts Document and our Data Protection Statement.</li> <li>◦ You agree to the general terms and these specific conditions.</li> </ul> <p>By applying for this account as a trustee, you also declare that:</p> <ul style="list-style-type: none"> <li>◦ You hold the money in this account as a trustee for the beneficiary.</li> <li>◦ The beneficiary lives in the UK and is under the age of 13.</li> <li>◦ You have parental responsibility for the beneficiary.</li> <li>◦ You agree that only one account per child may be held.</li> </ul> <p>If you're one of our younger customers and there's something in these terms and conditions that you don't understand, you may want to ask your parent or guardian about it. Or you can contact us about this. You should do this before you apply.</p> |

**The following information does not form part of our agreement with you**

## How we provide our services

### **We don't give advice**

Unless we tell you otherwise, we won't give you financial advice as part of the services we provide you. However, we will give you information to help you make decisions about your finances.

### **Put simply**

We won't give you advice to help you decide if a product is right for you. We'll give you information to help you make decisions.

## Our regulatory status

We're authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website, [fca.org.uk/register](https://www.fca.org.uk/register)

We're a member of the Financial Services Compensation Scheme (FSCS) – ask for a leaflet in branch for more information. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB. You can find out more at [lendingstandardsboard.org.uk](https://www.lendingstandardsboard.org.uk)

### Put simply

We're authorised and regulated by the Prudential Regulation Authority and also regulated by the Financial Conduct Authority. We're also a member of the Financial Services Compensation Scheme.

## We keep your information confidential

We'll keep the information you give us confidential in line with our policies and the regulations we need to follow. On joint applications your information may be shared with the other applicant, and you must have their permission if you provide their information to us. We may share some information about you with other companies in the Santander Group, our service providers and regulators, the courts and the Financial Ombudsman Service for particular purposes.

You can find more on how we use your information, who we share it with and your data protection rights in our Data Protection Statement. You can also check the 'Using My Personal Data' booklet – visit our website or ask us for a copy.

### Put simply

The information you give us is treated confidentially and in line with data protection legislation and our Data Protection Statement. For more information on your data protection rights you can ask for a copy of the 'Using My Personal Data' booklet.

## We'll need to do some credit and other checks on you

If you apply for a credit product with us, for example a credit card, a loan or current account that offers an overdraft, we'll carry out a search of your credit file (and your Business credit file if you apply for a Business product) with a credit reference agency before we decide to lend money to you. This search, including details about your application, will be recorded on your credit file. For a short period, this may affect your ability to get credit somewhere else. If you make a joint application, the credit reference agencies will 'link' your records together. We'll look at these results and decide if it's suitable to open the account and offer credit where requested. If it's not, we'll reject your application and let you know. If we give you a credit card, a loan or a bank account, we'll also share information with credit reference agencies about how you manage your account.

You can find more information in the 'About your application and credit scoring' leaflet, available on our website.

### Put simply

If you apply for a credit product, we will carry out a credit search to make a decision on your application and this will be recorded on your credit file (and your Business credit file if you apply for a Business product). Records will be linked together on joint applications.

## Making a complaint

If you're unhappy with our service for any reason, please contact us. We'll try to resolve your issue as quickly as we can.

**Message us** by using 'chat' in Online or Mobile Banking

**Call our dedicated complaints team** on 0800 171 2171

**Write to us** Complaints, Santander UK plc, Sunderland, SR43 4GD

**Speak to us** in person by visiting any Santander branch

You can also get further information on our complaints process on our website or in our complaints leaflet. Ask us if you'd like a copy of this.

If you're not happy with how we deal with your complaint, you may be able to refer it to the Financial Ombudsman Service. To find out more, visit [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

# Other important information about your account

## 1. Making payments in and out of your account

### Cards

Unless you tell us otherwise and subject to status, a Santander debit card will be issued to you (if you qualify this will include contactless)

Please note, no cards are issued for accounts held in trust. Accounts held in trust can be managed in branch or using Telephone Banking or Online or Mobile Banking using the trustee's existing log on details for those services.

The table below shows where you can use your card.

| Your card            | Shops | Internet | Cash machine | Abroad |
|----------------------|-------|----------|--------------|--------|
| Santander debit card | ✓     | ✓        | ✓            | ✓      |
| Cash card            | -     | -        | ✓            | ✓      |

Fees may apply when you use your card abroad. You can only use your cash card abroad to make withdrawals via cash machines.

You'll receive more information with your card and PIN when they arrive.

If as trustee, you have cards on your existing Santander current account, your existing current account is linked to a card on another current account or, as a result of a transfer to another account you receive a card, you understand that we may give information on transactions you have made using the cards on this account to any payment system under which we issue the cards (for example Visa or MasterCard). They may provide the information to another country to deal with transactions, to sort out disputes and for statistical purposes.

### 1. Debit card

If you attempt to make a Santander debit card payment when there is a lack of funds in your account, we may cancel the Santander debit card. We may then choose to issue a cash card instead which can only be used in cash machines.

## 2. Paying money in and out

Where a card has been issued you can pay in cash or cheques at Santander cash machines in the UK, Santander branches and at a Post Office® branch. If you pay in a cheque at a Post Office branch, we will normally receive it two days later. For accounts held in trust (no card issued) cash or cheque payments into the account must be completed in one of our branches.

Regular payments can be sent to the account, such as pocket money or wages.

You can send money within the UK using Faster Payments. The account can also be used to pay bills, and set up recurring transactions such as Direct Debits and standing orders.

Where companies require a card number for payments, these types of transactions will not be possible on accounts held in trust.

For more information on any of these, including details on when payments into the account clear (clear means that the money is available and ready to take out) please review our General Terms and Conditions for Current Accounts and Savings Accounts, or ask any member of staff for help.

## 2. Keeping track of your accounts

### Statements

We recommend that statements are checked carefully. Please let us know as soon as possible if there are any mistakes or any unauthorised transactions by calling us on **0330 9 123 123**. For further information and how we provide you with information on transactions on your account please refer to the General Terms and Conditions for Current Accounts and Savings Accounts.

## Going paper-free

You'll receive your documents and statements by post unless you chose paper-free when you applied for your product or have switched to paper-free since opening your account. If you've chosen paper-free, your statement for this product will be sent to your 'Document Store' in Online Banking; some of your letters will also be sent to your 'Document Store'. You can change your preferences on how to receive documents from us by contacting us at any time.

## Account access using Online, Mobile, Telephone Banking and at a Post Office branch

For accounts held in trust, access using Online, Mobile and Telephone Banking will only be available to the trustee through the trustee's existing Online and Telephone Banking log in details.

- To register for Online Banking visit [santander.co.uk/register](https://www.santander.co.uk/register), ask in branch or call us on the number below
- To use Mobile Banking you have to have logged into Online Banking at least once. For more information visit [santander.co.uk/mobilebanking](https://www.santander.co.uk/mobilebanking)
- If you want to speak to us, call us on **0330 9 123 123**. If you're in a different country, call **00 44 1908 237 963**. If you have difficulties with your hearing or speech, and if you have a textphone, please use the Relay UK service by calling us on **18001 0330 9 123 123**.
- For accounts not held in trust, you can also complete balance enquiries, cheque deposits, cash deposits and cash withdrawals using any Post Office branch (subject to availability). For more information about these services, visit [santander.co.uk](https://www.santander.co.uk)

If you withdraw cash at a Post Office branch, you'll need a cash or debit card and your PIN. Opening hours, services and transaction limits may vary.

## Account alerts

In addition to the account alerts for which you'll be auto-registered (not applicable to accounts held in trust), you can set up different types of free email and text 'Account Alerts'. For more information visit [santander.co.uk/alerts](https://www.santander.co.uk/alerts)

## Managing your money

If you'd like more information about managing your money please speak to your parent or guardian. You can also speak to us in a branch or give us a call, and you can find more information online in the help and support area of our website [santander.co.uk](https://www.santander.co.uk)

## 3. What we mean by certain terms

### Current account

Also known as a bank account, this is an account with a bank that allows you to pay in and take cash out.

### Cash card

You can use a cash card to withdraw money from cash machines and check your balance.

### Santander debit card

Lets you pay in shops, over the phone and online. It also works as a cash card.

### Interest rate

The rate we pay on the balance in your account to help your money grow. Rates may change and we pay interest each month.

AER – 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.

Gross – The interest rate we pay where no income tax has been deducted.

### Trustee

A trustee is a person who manages and invests money for the benefit of another. The trustee must make all trust-related decisions with the beneficiary's interests in mind.

## Beneficiary

A beneficiary is a person who is intended to benefit from funds being held in trust by a trustee. The beneficiary of an account in trust is often, but not always, a child. Although the money is being held on behalf of the beneficiary, they can't access the money unless permitted by the trustee.

## Online Banking

This is the name of the service that allows you to do your banking over the internet.

## Statement

This is a record of how much money has been paid in and taken out of your account. You will be issued with one every three months unless you have chosen to be paper-free.

## Faster Payments

This is a way to send money within the UK from one account to another, either immediately or on a future date. The money is usually transferred in a few hours, and is a free and secure service.

# Financial difficulties

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We've got lots of help and support on our website [santander.co.uk](https://www.santander.co.uk). Use our free financial health check to get tips to help you manage your money. Search 'If finances are a struggle' online or on our website.

If you'd prefer to speak to someone independent there's help available. We've partnered with PayPlan. They offer free and independent advice over the phone or online. PayPlan can help cut your costs and reduce the amount you're paying out. They can complete a benefits check to make sure you get what you're entitled to. Call PayPlan on **0800 280 2816** or go to [payplan.com](https://www.payplan.com)

# Alternative formats

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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](https://www.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](https://www.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](https://www.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.

# Our rights under our agreement with you

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The general terms and conditions set out our relationship with you and explain how your account will operate. Under those terms, we have a number of rights that you should be aware of. These include:

- Refusing or delaying payments
  - We can refuse to make a payment from your account or to accept a payment into your account for various reasons. These are set out in the general terms and conditions and include a number of reasons related to concerns about possible scams, fraud or the security of your account.
  - We can also delay payments while we investigate. This could mean you're late in paying someone you need to pay.
  - If we remain concerned, we may refuse to make the payment even if you have checked it and confirmed you want it to go ahead.
- Blocking access to your account
  - We can block access to your account for various reasons, including if we have concerns about security or fraud. We can also block access if you don't give us information we need from you.
  - We may retain money in your account and not pay it to you in some situations. We'll only do this if another person claims that the money belongs to them or you don't address any concerns we have about the origin of the money.
  - We can block a third party provider from accessing your account if we think they don't have consent or are acting fraudulently.
- Taking money out of your account
  - We can take money out of your account in a number of situations set out in the general terms and conditions.
  - We can do this if we paid you the money by mistake or if we think you received the money from someone else by mistake and we're asked to return it.
  - We can also do it if we paid you a refund and then find out you weren't entitled to it.
  - We can take money from your account to repay amounts you owe us or another Santander company.
- Changing or ending the agreement
  - We can change the interest rate (unless it's fixed), fees or other terms at any time by giving you notice. The reasons when we can do this are set out in the general terms and conditions.
  - We can end this agreement immediately for various reasons set out in the general terms and conditions, including if you break the agreement, are abusive to our staff or misuse your account.
  - We may ask you to repay any overdraft you have immediately at any time but we'll usually give you notice.



# Financial Services Compensation Scheme (FSCS) Information Sheet



Protected

Basic information about the protection of your eligible deposits

|   |   |
|---|---|
| Eligible deposits in Santander UK plc are protected by:             | the Financial Services Compensation Scheme ('FSCS') <sup>1</sup>  |
| Limit of protection:  | £85,000 per depositor per bank <sup>2</sup><br>The following trading names are part of your bank:<br>cahoot, Santander Business and Santander Corporate & Commercial trading names.   |
| If you have more eligible deposits at the same bank:                | All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. <sup>2</sup>   |
| If you have a joint account with other person(s):                   | The limit of £85,000 applies to each depositor separately. <sup>3</sup>   |
| Reimbursement period in case of bank failure:                       | 20 working days <sup>4</sup>  |
| Currency of reimbursement:  | Pound sterling (GBP, £)   |
| To contact Santander UK plc for enquiries relating to your account: | For all Retail accounts: <b>0330 9 123 123</b><br>For all Santander Corporate and Commercial accounts: <b>0333 207 2229</b><br>For Business Banking accounts: <b>0330 678 2456</b><br>For all cahoot accounts: <b>0330 678 2811</b> |
| To contact the FSCS for further information on compensation:        | Financial Services Compensation Scheme<br>PO Box 300<br>Mitcheldean GL17 1DY<br>Tel: <b>0800 678 1100</b> or <b>020 7741 4100</b><br>Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>                                    |
| More information:   | <a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>   |

## Additional information

### <sup>1</sup> Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot, Santander Business and Santander Corporate & Commercial trading names.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3