



Regulatory Information and General Disclosures ('Information Booklet')

PART 1 – OUR REGULATORY INFORMATION AND GENERAL DISCLOSURES

Defined terms

Unless otherwise defined in this Information Booklet, defined terms are as set out in the General Terms and Conditions, as well as any specific conditions you have in respect of products or services you have with us (collectively, the **'Terms'**).

In this Information Booklet, 'we', 'us' and 'our' means Santander UK plc.

'Account' means a current account, deposit account or currency account;

'Affiliates' means us and our Subsidiaries and our Holding Companies and any Subsidiaries of our Holding Companies from time to time;

'Holding Company' means, in relation to a person, any other person in respect of which it is a Subsidiary;

'Invoice Financing' means an invoice finance facility;

'Loan' means a loan facility;

'Overdraft' means an overdraft facility;

'Relevant Product' means each and any of an Account, Invoice Financing, Loan, Overdraft, Supplier Financing, Supply Chain Service and/or Trade Financing provided in each case by us to you;

'Subsidiary' means a subsidiary undertaking within the meaning of section 1162 of The Companies Act 2006;

'Supply Chain Service' means a supply chain programme payment services facility;

'Supplier Financing' means a supplier financing facility;

'Trade Financing' means a trade finance facility.

Scope

This Information Booklet (as may be updated from time to time) provides you with general information which applies to each and any of your Relevant Products held with Santander Corporate and Commercial Banking which is a trading name of ours.

How we're regulated

Santander UK plc is authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Its 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. Santander UK plc is a member of the Financial Services Compensation Scheme (FSCS) – ask your relationship team or our client services team for more information.

Requirement to seek independent advice

For all of our products (including Relevant Products) we only provide you with information, not advice, to help you decide if a product is right for your business. If you are in any doubt as to the effect of any products and the meaning of any Terms and information relating to those products and services, you should

seek advice from an independent professional person who is qualified to advise on these matters.

Confidentiality

We treat any commercial information you give us confidentially. On applications where there is more than one nominated authorised signatory, your information may be shared with the other applicant and you must have their permission to provide their information.

We may share the information with our Affiliates, and any of our or our Affiliates' officers, directors, employees, professional advisers, service providers and agents (some of whom may be in other countries). We may also share your information with any person to whom such information is required or requested to be disclosed by any court of competent jurisdiction or any governmental, banking, taxation or other regulatory authority or similar body or pursuant to any applicable law or regulation. Also, we may share information where it is required to be disclosed in connection with, and for the purposes of any litigation, arbitration, administrative or other investigations, proceedings or disputes. We may do this so that a third party can manage your Relevant Products and to help us develop and improve our products and services. We will ensure your information is used in line with our own strict confidentiality policies and as required under UK data protection legislation.

We may use the information to provide you with products and services and for marketing purposes. If you don't want to receive marketing information, just tell us. You have a number of rights under data protection legislation. If there is any inconsistency between any provision or defined term of this 'Confidentiality' section and the relevant Terms then those Terms will take precedence. If you have a number of Relevant Products with us and there is any such inconsistency, then the Terms in respect of any Loan product you have will take precedence insofar as the Loan product operates.

Third Party Products and Services

In certain instances we may offer you a referral to other parts of the Santander group, including within Santander UK plc, and parties outside of Santander ('Third Parties'). We may do this when either those parties offer products and services that Santander Corporate and Commercial does not or when we feel that you will need to speak to specialists about the products you are considering. You will always be told why the referral is being offered and you will not be obliged to either accept the referral or take any of the products and services offered.

Where we refer you to Third Parties, we recommend that you undertake your own due diligence of the Third Party to ensure that it is a suitable provider of services for your business. We shall not be liable for any losses of any nature whatsoever whether direct or indirect (expressly including but without limitation any direct or indirect loss of profit, business or opportunity) that you may incur as a result of your failing to conclude an agreement with any Third Party or that arise from any services or agreement that you receive or have with any Third Party.

PART 2 – OUR COMPLAINTS PROCEDURE AND HOW TO CONTACT US

How to make a complaint

We aim to provide a good service, but if we have not provided you with the service you expect or if we make a mistake we want you to tell us. By telling us about it we can try to put things right for you and stop it from happening again. Here are some ways to do this:

- (a) Making a telephone call to your Relationship Team or our Client Services Team on 0333 207 2229.
- (b) Contacting us online at santander.co.uk/corporate, where you can also find out more information on how we handle complaints in our 'How to Complain' leaflet.
- (c) Writing to us at
Santander Corporate & Commercial Banking
Complaints Team
Sunderland
SR43 4GZ

If you are not happy with how we deal with your complaint, you may be able to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service acts as an independent and impartial organisation which helps settle disputes between consumers and financial services providers. You can find out more information about the Financial Ombudsman Service and whether you might be able to refer your complaint to them at financial-ombudsman.org.uk.

How to contact us

The following contact information should be used to make contact with us. Here's our contact information:

Client Services – **0333 207 2229**

Online Banking Helpdesk – **0333 207 2317**

Client Services,
Ground Floor,
301 St Vincent Street,
Glasgow, UK,
G2 5NB.

PART 3 – OUR DATA PROTECTION STATEMENT

Introduction

Personal data is information relating to an identified or identifiable individual.

This data protection statement sets out how we will use, if you are an individual, your personal data or, if you are a corporate, partnership or other entity, the personal data of your directors, partners, employees, guarantors, shareholders, beneficial owners and other individuals connected with you ('**your related persons**'). It covers the processing of personal data whether or not you become a customer and includes any processing of personal data before you apply for a product or service. If you are a corporate, partnership or other entity, you confirm that you will provide a copy of this data protection statement to your related persons with whom we interact or are likely to interact with or request information about and obtain their authority to provide their personal data to us and for its use in accordance with this data protection statement. If you are a corporate, partnership or other entity, this data protection statement does not apply to any other data, information, documents or other materials that we hold or obtain in relation to you or your business.

For the purposes of this data protection statement, we are Santander UK plc, the data controller.

You or your related persons can contact our Data Protection Officer ('**DPO**') at Data Protection Officer, Santander, Sunderland, SR43 4GP if you or they have any questions.

The types of personal data we collect and use

Whether or not you become a customer, we'll use your personal data or the personal data of your related persons for the reasons set out below and if you become a customer we'll use it to manage the account, product or service you've applied for. We'll collect most of this directly during the application process. The sources of personal data collected indirectly are mentioned in this statement. The personal data we use may be about you or your related persons as a personal or business customer and may include:

- Full name and personal details, including contact information (e.g. home and business address and address history, email address, home, business and mobile phone numbers);
- Date of birth and/or age (e.g. to confirm eligibility to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services you have obtained or applied for, how you use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for Touch ID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources, as well as information on any financial associates you or any of your related persons may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants you or any of your related persons have);
- Education and employment details/employment status for credit and fraud prevention purposes;
- Personal data about other named applicants. You must have their authority to provide their personal data to us and share this data protection statement with them beforehand together with details of what you've agreed on their behalf; and
- Contact details and information about your business if you are a prospective customer.

Providing personal data

We'll tell you if providing some personal data is optional, including if we ask for your consent to process it. In all other cases you must provide your or your related person's personal data so we can process your application (unless you're already a customer and we already hold your or your related person's details).

Monitoring of communications

Subject to applicable laws, we'll monitor and record your and your related persons' calls, emails, text messages, social media messages and other communications relating to your and your related persons' dealings with us. We'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of our communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when we need to see a record of what has been said. We may also monitor activities on your account where necessary for these reasons, and this is justified by our legitimate interests or our legal obligations.

Using personal data: the legal basis and purposes

We'll process your or your related persons' personal data:

1. As necessary **to perform our contract with you** for the relevant account, product or service, including:
 - a) To take steps at your request prior to entering into it;
 - b) To decide whether to enter into it;
 - c) To manage and perform that contract;
 - d) To assess credit risk;
 - e) To update our records; and
 - f) To trace your whereabouts to contact you about your account and recovering debt.
2. As necessary **for our own legitimate interests** or those of other persons and organisations, including:
 - a) For good governance, accounting, and managing and auditing our business operations;
 - b) To search at credit reference agencies if you as an individual are over 18;
 - c) To monitor emails, calls, other communications, and activities on your account, product or service;
 - d) For market research, analysis and developing statistics;
 - e) To send you marketing communications, including automated decision making relating to this;
 - f) To assign, transfer, sub-participate or otherwise dispose of our rights and/or obligations in relation to your account, product or service where we are permitted to do so pursuant to the terms of the relevant contract or as a matter of law;
 - g) To identify and contact potential customers using publicly available information and internal insight; and
 - h) To monitor your or Their transactions to assess credit risk, and for the detection and prevention of crime.
3. As necessary **to comply with a legal obligation**, including:
 - a) When you or any of your related persons exercise your or their rights under data protection law and make requests;
 - b) For compliance with legal and regulatory requirements and related disclosures;
 - c) For establishment and defence of legal rights;
 - d) For activities relating to the prevention, detection and investigation of crime;
 - e) To verify your or any of your related persons' identity, make credit, fraud prevention and anti-money laundering checks; and
 - f) To monitor emails, calls, other communications, and activities on your account, product or service.
4. Based on **your consent**, including:
 - a) When you request us to disclose your or any of your related persons' personal data to other people or organisations such as a person or company handling a claim on your behalf, or otherwise agree to disclosures;
 - b) When we process any special categories of personal data about you or any of your related persons at your request (e.g. your or any of your related persons' racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning your health, sex life or sexual orientation); and

- c) To send you marketing communications where we've asked for your consent to do so.

You are free at any time to change your mind and withdraw your consent. The consequence might be that we can't do certain things for you.

Sharing of personal data

Subject to applicable data protection law, we may share your personal data or the personal data of any of your related persons with:

- Members of the Banco Santander group of companies and associated companies in which we have shareholdings, and directors, employees, officers, agents or professional advisers of such members and associated companies;
- Sub-contractors and other persons who help us or our Affiliates provide accounts, products and services;
- Companies and other persons providing services to us;
- Our legal and other professional advisers, including our auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when we open your account, product or service and periodically during your account, product or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- Other persons where necessary in an emergency or to otherwise protect your or your related persons' vital interests;
- Other persons where necessary to protect the security or integrity of our business operations;
- Other persons connected with your account e.g. your related persons;
- Other persons when we restructure or sell any of our business or assets or have a merger or re-organisation (including persons and prospective persons to whom we may assign, transfer, sub-participate or otherwise dispose of our rights and/or obligations in relation to your account, product or service);
- Market research organisations who help to improve our products or services;
- Payment systems (including Visa or Mastercard if we issue cards linked to your account) and correspondent banks, who may transfer such personal data to others, as necessary to operate your account, product or service and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending such personal data overseas;
- External sources of publicly available information such as Companies House, Dun and Bradstreet and credit reference agencies and other internal insight; and
- Anyone else where we have your consent or as required by law.

International transfers

Your personal data or the personal data of any of your related persons may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'using My Personal Data' booklet.

International corridors

Where you may have international business needs, we will share information relating to you and your products and accounts, including transactional information, with Banco Santander S.A., Banco Santander group members and other partner banks who may be based in other countries, to better support your international operations and decide whether to offer you other products and services. For more information on who those other Santander group members or other partner banks are, you can ask your relationship contact point. The data shared will include information on your financial position, auditable accounts, your related persons and any information held about you or your related persons by us, such as information about transactions carried out on your accounts, products and services with us and information regarding any other products and services that you receive from us. We will do this on the basis of your legitimate interests. **If you do not want us to share your or your related persons' data in this way, you can speak to us.**

Data anonymisation and aggregation

Your personal data or the personal data of any of your related persons may be converted into statistical or aggregated data which can't be used to identify you or any of your related persons. We may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

Identity verification and fraud prevention checks

The personal data we've collected from you at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your or any of your related persons' identity. If fraud is detected, you could be refused certain services or finance in future. We may also search and use our internal records for these purposes. Further details on how your personal data or the personal data of any of your related persons will be used by us and these fraud prevention agencies, and your and your related persons' data protection rights can be found in the 'using My Personal Data' booklet. We may also hold all personal data and other information you give to us to undertake periodic due diligence and identification checks which banks are required to undertake to comply with UK legislation and regulation.

Credit reference checks

If you are an individual and apply for any products and services (including as part of a periodic review of your business) or if any of your related persons is to guarantee or provide any other assurance in relation to any product for which you apply we'll perform credit and identity checks on you or your applicable related person at your or his/her home and business address with one or more credit reference agencies. To do this we'll supply your or his/her personal data to the credit reference agencies and they'll give us information about you or your related person.

When we carry out a search at the credit reference agencies, they'll place a footprint on your or his/her credit file. A search may either be:

- a) a quotation search where a soft footprint is left. This has no effect on your or his/her credit score, and lenders are unable to see this;
- b) a hard footprint where you've agreed/requested us to proceed with your application for credit. (This footprint will be viewable by other lenders and may affect your or your related person's ability to get credit elsewhere. Please note that a credit search is not carried out if you or your related person are under 18.); or
- c) an identity check where a record of this search is left.

We'll also continue to exchange information about you or your related person with credit reference agencies while you have a relationship with us. The credit reference agencies may in turn share your or your related persons' personal information with other organisations. The personal data shared with the credit reference agencies will relate to you, your business and/or your related person. Details about your application (whether or not it's successful) will be recorded and we'll give details of you, the business and its proprietors, and your accounts and how you manage them to credit reference agencies.

If you or your related person do not repay any debt in full or on time, the credit reference agencies will record the outstanding debt and supply this information to others performing similar checks, to trace your or his/her whereabouts and to recover debts that you or your related person owe or owes. Records remain on file for 6 years after they are closed, whether settled by you or defaulted. A financial association link between joint applicants or between you and any named business partner or individual will be created at the credit reference agencies. This will link you and their financial records and be taken into account in all future applications by either or both of you until either of you apply for a notice of disassociation with the credit reference agencies. For more information, a leaflet called 'your application and credit scoring' is available on request. We will seek confirmation from the credit reference agencies that the residential address of any director that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

If you apply for a secured product, we may pass any information and documentation relating to this secured product to any persons with a legal or equitable interest in the security, whilst the product remains open.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the Credit Reference Agency Information Notice ('**CRAIN**') document which can be accessed via any of the following links:

- experian.co.uk/crain
- equifax.co.uk/crain
- transunion.co.uk/crain

Automated decision making and processing

Automated decision making involves processing your or your related persons' personal data without human intervention, to evaluate certain personal aspects about you or them (known as profiling). In particular, we may analyse or predict (among other things) your or their economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about you or them using your or their personal information.

For example, we might analyse certain customer demographics, accounts, products or services and account behaviours (such as payments to other providers) and look at details of transactions relevant to your accounts. We may also analyse events such as the maturity dates of your accounts and opening anniversaries. In some instances we'll use automated processing and decision making, where relevant, to decide which of our other products or services might be suitable for you.

We'll also conduct behavioural scoring, including by looking at the accounts, products or services you already have with us and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on your or their credit report, but they will not affect your or their ability to get credit. You or they may have a right to certain information about how we make these decisions. You or they may also have a right to request human intervention and to challenge the decision.

Use of Artificial Intelligence (AI) Technologies

AI is an umbrella term for a variety of technologies (including generative AI models). AI aims to mimic human thought processes to solve complex or repetitive tasks, such as making predictions, recommendations, or decisions. Activities traditionally carried out by human reasoning and thinking are increasingly now being performed or assisted by AI.

We may use AI tools to improve our services, make things work more efficiently, help make decisions about you, and give you a better experience. Here are examples of how we use it:

- Automated processing: AI helps us make our operations faster and more accurate.
- Support our business operations: AI allows us to increase the scale of quality checks and audit how well we have provided a service to you.
- Data analysis: AI helps us understand data better so we can improve our services and meet legal requirements.
- Personalisation: AI tailors content and suggestions to suit your needs and preferences.
- Decision making: We may use different types of personal data to make decisions including decisions about you, for example text (e.g. customer questions), images (e.g. facial recognition), numbers (e.g. transactions), and audio (e.g. voice recognition). AI may use this data to understand and make sense of information, like recognising speech, identifying images or predicting outcomes (e.g. using images to confirm your identity during the onboarding process). Once it processes the data, we may take actions, such as developing our services, detecting fraud, personalising our recommendations to you, or automating tasks.

Sometimes, we and our partners may use personal data to improve our AI tools or train our AI models and algorithms. This helps us make them better and more effective. We handle all personal data carefully, in compliance with data protection laws and our privacy policies.

If you have any questions about how we use AI, please contact us.

Open Banking

Where you have opted in for this service, we may use your or your related persons' personal data to link your accounts from other providers to Santander Mobile Banking, in order to provide you with an aggregated view of your accounts. As part of this service, we may collect and display personal information from your Santander banking relationship that you have requested to

be visible to you within Santander Mobile Banking. This personal information may include your name, address, email address and phone number, Biometric data, and information relating to your financial circumstances (including your bank account details and details of your banking transactions). We may also collect and display your personal information from your other banking and financial providers as well as other providers that we may introduce into the service that you have requested to be visible to you within Santander Mobile Banking. This may also include information relating to your financial circumstances (including your bank account details and details of your banking transactions with those providers).

Your marketing preferences and related searches

We'll use your business address, phone numbers, and email address to contact you according to your preferences. You can change your preferences or unsubscribe at any time by contacting us.

If you are an individual and over 18, we may search the files at credit reference agencies before sending marketing communications to you about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect your credit rating. We do this as part of our responsible lending obligations which is within our legitimate interests.

As part of our anti-bribery and corruption checks we may conduct an adverse media search on you using publicly available information prior to contacting you.

You confirm that you have been asked about your marketing preferences as part of this application, and if you wish to change these options you can do so at any time.

Criteria used to determine retention periods (whether or not you become a customer)

The following criteria are used to determine data retention periods for your personal data or the personal data of your related persons:

- **Retention in case of queries.** We'll retain personal data as long as necessary to deal with your queries (e.g. if your application is unsuccessful);
- **Retention in case of claims.** we'll retain personal data for as long as you might legally bring claims against us; and
- **Retention in accordance with legal and regulatory requirements.** We'll retain personal data after your account, product or service has been closed or has otherwise come to an end based on our legal and regulatory requirements.

Rights under applicable data protection law

Your or, if applicable, your related persons' rights are as follows (noting that these rights don't apply in all circumstances):

- The **right to be informed** about our processing of personal data;
- The right to have personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of personal data;
- The right **to restrict processing** of personal data;
- The right **to have personal data erased** (the 'right to be forgotten');
- The right to **request access to personal data** and information about how we process it;
- The right to **move, copy or transfer personal data** ('data portability'); and
- Rights in relation to **automated decision making** including profiling.

You or any of your related persons have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: **ico.org.uk**. For more details on all of the above, including on the Banco Santander group members, you can contact our DPO or request the 'Using My Personal Data' booklet by asking for a copy from your Relationship team or our Client Services team or online at **santander.co.uk/corporate**.