



## Account name: Basic Current Account

Date: Effective from 28 April 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>	
Maintaining the account	Fee not charged
<b>Payments (excluding cards)</b>	
Direct Debit	Fee not charged
Standing Order	Fee not charged
<b>Sending money within the UK</b>	
Faster Payment (pounds)	Fee not charged
CHAPS (same day payment)	£25
Banker's draft	£10
Counter cheque fee (you must withdraw over £1,000)	£10
Cheque payment (in pounds)	Service not available
<b>Sending money outside the UK</b>	
SEPA (Single Euro Payments Area)	Fee not charged
International payment fee	£25
International payment currency conversion mark-up (included in the rate we apply)	Between 1% and 3% of the amount converted*
<b>Receiving money from outside the UK</b>	
Foreign currency cheque deposit	£10
Foreign currency electronic payment	Fee not charged

<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>Service not available</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>Service not available</b> <b>£25</b>
Weekly statements	Per month <b>£1.50</b>
Photocopying cheques	Per cheque <b>£4</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**