

Borrowing

Let us help you take the next step





Your borrowing options

We have a choice of personal loans and credit cards. Maybe you're looking to borrow for a larger purchase? Or do you need a card that suits you when shopping at home or abroad?



Credit cards

Credit cards can be a good option for borrowing in the short term. They can help with your everyday spending or when you're paying interest on a credit card balance elsewhere. Many cards come with useful benefits like interest free periods, cashback or could help you save on fees abroad.

You can choose to make large or small repayments each month. Just make sure you pay the minimum amount we ask you to. But remember, interest charges can build up if you don't pay your balance in full each month.

You can find out more about how credit cards work at santander.co.uk/personal/credit-cards

Eligibility checker

You can check if you're likely to be accepted for a Santander credit card by using our eligibility checker at santander.co.uk/personal/credit-cards. This won't leave a record on your credit file and we'll even give you an idea of the credit limit you might get. You can then decide if you want to apply. Once you submit your application, we'll do a credit check on you. This will leave a mark on your credit file which will remain for 12 months.



Personal loans

A personal loan may suit you for large, one-off purchases such as a new car or home improvements. You can use it to help you spread the cost.

Or refresh your finances by bringing all your existing debts into a single fixed monthly repayment. It gives you the security of regular monthly repayments over a set period of time. This could help you to budget with certainty.

You can get an idea of what your repayments could be by using the loan calculator at **santander.co.uk/personal/loans**

Eligibility checker

Before you apply, we can check your chances of being approved for a loan. This check will not impact your ability to get credit elsewhere.

You can then decide if you want to apply. Once you submit your application, we'll do a credit check on you. This will leave a mark on your credit file which will remain for 12 months.



Credit cards

Our credit cards have been designed to suit different needs, so you can choose which one is right for you. These credit cards are available for new and existing customers.

Santander Edge credit card

A card that rewards you for your everyday spend.

- 1% cashback (up to £10 a month) on all purchases.
- No foreign exchange fees on purchases overseas.



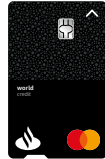
Representative example			
Representative	Purchase rate	Assumed credit limit	Monthly fee
37.8% APR (variable)	29.9% p.a. (variable)	£1,200	£4

All in One Credit Card

A great all-round card with a range of features and benefits.

From the date of account opening, you'll get:

- 0% on balance transfers for 15 months (0% fee).
- 0% on purchases for 15 months.
- 0.5% cashback (up to £10 a month) on all purchases.



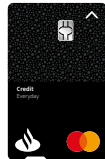
Representative example			
Representative	Purchase rate	Assumed credit limit	Monthly fee
29.8% APR (variable)	23.9% p.a. (variable)	£1,200	£3

Everyday Long Term Balance Transfer Credit Card

Our longest balance transfer offer to help you save on interest repayments.

From the date of account opening, you'll get:

- 0% on balance transfers for 34 months (3.15% fee, min £5).
- 0% on purchases for 3 months.

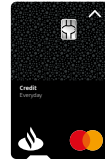


Representative example			
Representative	Purchase rate	Assumed credit limit	Monthly fee
24.9% APR (variable)	24.9% p.a. (variable)	£1,200	£0

Everyday No Balance Transfer Fee Credit Card

Spread the cost of a balance transfer with no transfer fee to pay. From the date of account opening, you'll get:

- 0% on balance transfers for 12 months (0% fee).
- 0% on purchases for 3 months.



Representative example			
Representative	Purchase rate	Assumed credit limit	Monthly fee
24.9% APR (variable)	24.9% p.a. (variable)	£1,200	£0

Credit cards for our existing customers

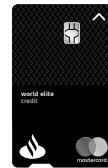
For Santander Select and Private Banking customers

Santander World Elite™ Mastercard®

Unlock fantastic travel-related rewards to treat yourself.

- Access to over 1,400 airport lounges with LoungeKey.
- Mastercard® Airport Security Fast Track via Mastercard® Travel Experiences.
- No foreign exchange fees on purchases overseas.
- 0.5% cashback (up to £15 a month) on all purchases.
- Plus much more.

You can apply if you're a Santander Select or Private Banking customer.



Representative example			
Representative	Purchase rate	Assumed credit limit	Monthly fee
49.8% APR (variable)	18.9% p.a. (variable)	£1,200	£15

Eligibility

You can apply for a credit card if you're a permanent UK resident aged 18 years or over.

You need a guaranteed annual income of £10,500 or more (before tax). You need to have a good credit record and not been declared bankrupt, had a CCJ or an IVA within the last 6 years. We'll do a credit check as part of the application. This will determine whether you're accepted and the credit limit that we can offer. We reserve the right to refuse any application.

Making a credit card work for you

There are many benefits of using a credit card. Let's take a look at a few:

- **Flexibility** – buy what you need now and spread the cost.
- **Accepted worldwide** - which means you don't need to carry lots of cash.
- **Improve your credit rating** - if you repay your credit card on time each month, you could improve your credit rating.
- **Fraud protection** – we monitor your account and we'll raise the alarm if we spot any suspicious activity.
- **Protection** – using a credit card for purchases gives you certain rights if things go wrong.

Contactless payments

You can link your Santander debit or credit card to your phone or smartwatch and pay wherever you see the contactless symbol. We support:



Visit santander.co.uk/uk/digital-payments for more information.

Excludes cash machine-only, non-contactless and top-up debit cards.

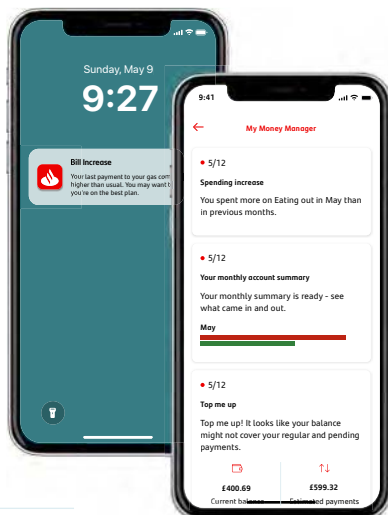
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Your money, your way

You can use Online and Mobile Banking to help you manage your credit card. Download our mobile app and bank when on the move. Try 'My Money Manager' to get updates on your account and stay on top of your spending.

Here's what you can do with Mobile Banking:

- Freeze and unfreeze your Mastercard.
- Block certain types of transaction.
- View your card PIN.
- See pending transactions.
- Authorise transactions made online and give consent to third party providers.
- Log on securely using Touch ID, Face ID or Fingerprint (if your device allows this).
- View, cancel or set up standing orders.
- View or cancel Direct Debits.
- Report your card as lost or stolen.
- Pay your Santander credit card.



To find out more visit santander.co.uk/mobilebanking



Personal loans

Make your plans a reality with a personal loan from £1,000 to £25,000.

✓ **Apply online, over the phone or in branch**
Apply whichever way suits you.

✓ **Choose your repayment term**
From 1 to 5 years - make it more affordable for you.

✓ **Benefit from fixed repayments**
A single fixed monthly repayment for the life of your loan – know exactly how much you'll pay each month.

✓ **Overpay at any time without charge**
Overpay part of your loan at any time without charge. Charges will only be applied if your loan is repaid in full before the end of the loan term.

Eligibility

You can apply for a personal loan if you're a permanent UK resident aged 21 years or over. You need a guaranteed annual income of £10,500+ for loans up to £19,999, or £20,000+ for loans between £20,000 and £25,000 (before tax). You must be able to make repayments by Direct Debit. You need to have a good credit record and not have been declared bankrupt, had a CCJ or an IVA within the last 6 years. We'll do a credit check as part of the application. This will determine whether you're accepted and the rate that we can offer. We reserve the right to refuse any application and to refuse a loan for certain purposes.





Already have a personal loan with us?

If your borrowing needs have changed since taking out your original loan with us, there are two options available to you:

- 1 Top up your existing loan** – your new loan will pay off your existing loan and any amount left over will be paid directly into your bank account. You can only apply for this option in branch or over the phone. You'll still have 1 monthly repayment.
- 2 Take out a separate loan** – keep your existing loan going and apply for a separate loan for the extra amount you want to borrow. In this case you'll have 2 monthly repayments to make.

If you're thinking of moving your Santander Personal Loan to another provider, please contact us as we can review your borrowing needs. We may be able to find another solution for you. You can ask for a settlement figure at any time. We'll send you a breakdown of the settlement figure, including any charges.

How to apply for a personal loan



Apply in branch and if your application is accepted, and you've had a current account with us for at least 60 days, you could get your money instantly. If you've not had a current account with us for at least 60 days, you'll get your money on the next working day.



Apply over the phone and we'll guide you through your loan application and give you a decision. If you've had a current account with us for at least 60 days, you could get your loan paid into your account the next working day. In most cases, you won't need to return any paperwork. You'll need internet access and a PC or tablet when you call in order to get your money the next day. If you haven't had a current account with us for at least 60 days, we'll send you a loan agreement to sign and return. Return your signed loan agreement immediately and you'll get your money within 3 to 4 working days.



Apply online between 6.30am and 11.30pm and you'll usually receive a decision within 5 minutes. If you apply between 11.30pm and 6.30am you'll receive a decision by 7.30am the following day. If your application's accepted, you'll receive details of how to sign your loan agreement online. We'll send you a code by first class post which you'll need to enter online to release your loan money. Once released, your loan money will be in your chosen bank account within 2 working days.





Car and travel insurance

If you're planning to use a loan or credit card to buy a new car or go on holiday, our insurance options could give you the cover you need for peace of mind.

Santander Travel Insurance

(Arranged, administered and underwritten by Chubb European Group SE (CEG))



Visit santander.co.uk/travel

Santander Car Insurance

(Arranged and administered by BISL Limited)



Visit santander.co.uk/car

Cover is subject to terms and conditions, restrictions and exclusions.
Full details are contained in the policy documents.

To find out more



Talk to us in branch



Call 0330 9 123 123



Visit santander.co.uk

Santander Car Insurance is arranged and administered by BISL Limited and underwritten by a panel of insurers. BISL Limited are an intermediary authorised and regulated by the Financial Conduct Authority. Registered in England no. 3231094. Registered office Fusion House, Katharine Way, Bretton, Peterborough, PE3 8BG. Santander and the flame logo are registered trademarks. Use of these trademarks by BISL Limited is under licence from Santander Group.

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CEG's UK branch is registered in England & Wales under UK Establishment number: BR023093. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

Information correct as at October 2025.

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