Please keep this document safe - you may need it in the future

Talk to us in branch

santander.co.uk

Fixed Rate ISAs

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

Effective from 3 November 2026

The Financial Conduct Authority is a financial services regulator. It requires us, Santander UK plc, to give you this important information to help you decide whether our Fixed Rate ISAs are right for you. You should read this document carefully so that you understand what you are buying and then keep it safe for future reference.

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

The other information in this Key Facts Document does not form part of our agreement with you.

<table>
<tr><th colspan="4">Summary box</th></tr>
<tr><td>Account name</td><td colspan="3">Fixed Rate ISA</td></tr>
<tr><td rowspan="7">What is the interest rate?</td><td colspan="3">The interest rate we pay depends on the length of the term.</td></tr>
<tr><td>Term</td><td>Maturity date</td><td>Interest rate (min. balance £500) AER / tax-free (fixed)</td></tr>
<tr><td>1 Year</td><td>01/12/2027</td><td>4.50%</td></tr>
<tr><td>2 Years</td><td>01/12/2028</td><td>4.80%</td></tr>
<tr><td>3 Years</td><td>01/12/2029</td><td>4.80%</td></tr>
<tr><td>5 Years</td><td>01/12/2031</td><td>4.80%</td></tr>
<tr><td colspan="3">AER is based on funds deposited by 1 December 2026. If you pay money in before or after this date, you may earn more or less interest than this.
○ We work out the interest we'll pay on your account each day.
○ We'll pay interest into the account once a year and at the end of the term. It will be available to you the next day.</td></tr>
<tr><td>Can Santander change the interest rate?</td><td colspan="3">No, the interest rate is fixed for the term.</td></tr>
<tr><td rowspan="7">What would the estimated balance be after 12, 24, 36 and 60 months based on a £1,000 deposit?</td><td>Term</td><td>Interest earned</td><td>Balance at the end of the term</td></tr>
<tr><td>1 year/12 months</td><td>£45.00</td><td>£1,045.00</td></tr>
<tr><td>2 years/24 months</td><td>£98.30</td><td>£1,098.30</td></tr>
<tr><td>3 years/36 months</td><td>£151.02</td><td>£1,151.02</td></tr>
<tr><td>5 years/60 months</td><td>£264.17</td><td>£1,264.17</td></tr>
<tr><td colspan="3">To work out the estimated balance, we've assumed that:
○ The account is opened and the initial payment into the account is made on 1 December 2026.
○ You don't pay in any more money or take any out.
This illustration is only an example and doesn't take into account your individual circumstances.</td></tr>
</table>

The tax-free rate is the rate of interest payable where interest is exempt from income tax.
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.

Summary box (continued)	
How do I open and manage my account?	**Eligibility** You can have this cash ISA if you're 18 or over and a UK resident. You can only open this account in your sole name – joint ISAs aren't allowed. **How to open the account** You can apply for an account in branch or online. **Managing the account** You can manage your account in a branch or by phone. You can also view your account in Online and Mobile Banking but you can't manage it that way. **Paying money in** The UK government sets an 'annual allowance' which is the maximum you can pay into all of your ISAs in any tax year, either with us or another provider. The UK Government may also set restrictions on the number and type of ISAs you can pay into each tax year. This is available on our website. A tax year runs from 6 April in one year to 5 April the next. ◦ Minimum balance: £500. You can open the account with a zero balance if you are transferring in existing ISAs with a balance of at least £500. ◦ Maximum balance: £2,000,000 – but you can only pay in up to your ISA allowance each tax year. You can pay money in until 31 December 2026. You can do this electronically or in cash in branch, over the phone or through Online Banking. We won't accept any deposits after that date. You can also transfer in existing Santander cash ISAs and existing ISAs held with external ISA providers. For ISA transfers from another provider, we'll need to receive: ◦ your application within 14 days of your account being opened, and ◦ the money from the ISA you're transferring within 30 days of your account being opened. If you're transferring in a Santander cash ISA, we'll need to receive your application by 31 December 2026. UK government rules allow you to make contributions to an ISA on top of your annual ISA allowance when your spouse or civil partner dies. This is called an Additional Permitted Subscription – this cash ISA doesn't accept them.
Can I withdraw money?	Yes, you can take out all, but not some, of your ISA balance. You can do this by closing your account or transferring your ISA to another provider. We'll charge you a fee equal to 120 days' interest if you do. This ISA isn't flexible. That means if you take money out, it will lose its tax-free status. If it's repaid into an ISA, it'll count towards your ISA allowance for the current tax year. You can also transfer your cash ISA to another provider by contacting the new ISA provider, though there are some types of transfer we don't allow. **At the end of term** The term of this account is 1, 2, 3 or 5 years – you select this when you open the account. You can choose what you want to do with the money in your cash ISA up to 28 days before the term ends. If you don't tell us what you want to do, we'll transfer your account to an ISA Saver. We'll give you more details, including your new interest rate, closer to the time.

Summary box (continued)	
Additional information	**Tell us if you change your mind** You can cancel 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. If you do this, we'll return your money together with any interest we owe you. We'll do this as soon as we can (and within 30 days from when you tell us). If you transferred money from another ISA provider and you cancel this account, that provider may not accept the return of the money. If that happens, you can keep the account open or transfer your money in full to another ISA provider. You'll need to contact your new ISA provider to arrange the transfer. You can also close your account at any other time outside this cancellation period but we'll charge you a fee equal to 120 days' interest if you do. **Tax status** An ISA allows you to earn interest on your savings without paying tax. That means any interest you receive won't contribute towards your Personal Savings Allowance. ISAs are subject to the Individual Savings Account Regulations 1998 and other government rules. If you don't follow those rules, your ISA might become 'void' and you may need to pay tax on interest paid. **Statements and other information** We'll send you a statement once a year. We'll send you a certificate or email confirmation after you've opened the account.

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**

We're a member of the Financial Services Compensation Scheme (FSCS) – ask for a leaflet in branch for more information.

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.

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**

Financial difficulties

We've got lots of help and support on our website 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**

Alternative formats

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**. 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**. 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** by searching 'accessibility'.

SAVE 0610 NOV 26 PUB CD T

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. www.santander.co.uk. Telephone 0330 9 123 123. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander and the flame logo are registered trademarks.

Financial Services Compensation Scheme (FSCS) Information Sheet

The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with Santander UK plc are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

Limit of protection

£120,000 per depositor per bank, building society or credit union.

If Santander UK plc goes out of business the eligible deposits with Santander, cahoot, Santander Business and Santander Corporate & Commercial will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that Santander UK plc has your up-to-date contact details including your email address.

Joint and group accounts

Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.

Temporary high balances

If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

(a) transactions relating to the purchase and sale of your main home

(b) major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability, or incapacity

(c) compensation for personal injuries or wrongful conviction.

How the FSCS will pay you

FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.

Contact details for further questions about your account

Santander UK plc: **Santander Operations, Sunderland, SR43 4FJ**

For personal accounts: **0330 9 123 123**

For cahoot accounts: **0330 678 2811**

For Business Banking accounts: **0330 678 2456**

For Corporate & Commercial accounts: **0333 207 2229**

Contact details for more information on FSCS protection

You can find more information on FSCS protection on its website at **www.fscs.org.uk** or by contacting the FSCS using the details below:

Telephone: **0800 678 1100**

Email: **enquiries@FSCS.org.uk**

FSCS exclusions list

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

(1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded

b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

(2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.

(3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.

MISC2244 JUL 26 PUB CD T

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. www.santander.co.uk. Telephone 0330 9 123 123. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander and the flame logo are registered trademarks.