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Talk to us in branch

santander.co.uk

Fixed Term Saver

Key Facts Document (including Specific Conditions, Financial Services Compensation Scheme (FSCS) Information sheet & Exclusions List)
Effective from 3 November 2026

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 Term Saver</td></tr>
<tr><td rowspan="5">What is the interest rate?</td><td colspan="3">The interest rate we pay depends on:
○ the length of term
○ whether we pay interest yearly or monthly.</td></tr>
<tr><td>Term</td><td>Monthly interest</td><td>Yearly interest</td></tr>
<tr><td>1 year
ending 1 December 2027</td><td>4.50% AER / 4.41% gross (fixed)</td><td>4.50% AER / gross (fixed)</td></tr>
<tr><td>2 year
ending 1 December 2028</td><td>4.75% AER / 4.65% gross (fixed)</td><td>4.75% AER / gross (fixed)</td></tr>
<tr><td>3 year
ending 1 December 2029</td><td>4.75% AER / 4.65% gross (fixed)</td><td>4.75% AER / gross (fixed)</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.
Interest can be paid monthly or yearly, and we can pay interest into your Fixed Term Saver or another account with us or another bank. Once you've chosen, you can't change your mind.
Interest will be paid on the 1st of the month after you've opened the account, then monthly or yearly after that (including when the term ends).
We'll give you details of any interest paid once a year.</td></tr>
</table>

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 taken off.

Summary box (continued)

Can Santander change the interest rate?

No, the interest rate is fixed for the term.

What would the estimated balance be after 1, 2 and 3 years, based on a £1,000 deposit?

Term	Interest earned	Balance at the end of term
1 year	£45.00	£1,045.00
2 year	£97.26	£1,097.26
3 year	£149.38	£1,149.38

To work out the estimated balance, we've assumed that:

- The account is opened and the initial payment is made on the 1st day of the month.
- You don't pay in any more money or take any out.
- We pay interest yearly back into the Fixed Term Saver.

This illustration is only an example and doesn't take into account your individual circumstances.

How do I open and manage my account?

Eligibility

You can have this account if you're 16 or over and live in the UK. This account can be opened in trust for someone else. If the beneficiary is a child under the age of 13, the trustee must have parental responsibility for the child.

You can have an account in your sole name or jointly with one other person.

How to open the account

You can apply in branch, on our website, using Online or Mobile Banking, or over the phone.

Managing the account

You can manage your account in branch, on our website, using Online or Mobile Banking, or over the phone.

Paying money in

- Minimum balance: £500
- Maximum balance: £2 million

You can only pay money in within the first 14 days after your account is open. You won't be able to pay money in after this time. If you don't pay in the minimum amount, we may close your account. If that happens and you still want to open the account, you'll have to start a new application.

Can I withdraw money?

As the account is for a 'fixed' term, you can't take money out during the term.

At the end of the term

You can choose what you want to do with the money in your Fixed Term Saver up to 28 days before the term ends.

We'll give you more details on options closer to the time. If you don't tell us what you want to do, we'll transfer your account to an Everyday Saver.

Additional information

Tell us if you change your mind

You can't cancel the account once it's been opened. But, in exceptional circumstances (for example, if one of the account holders dies), we may let you close the account before the end of the term.

Tax status

We pay interest without taking off income tax. This is known as 'gross' and the interest rate we give you reflects this. If the total interest you receive in a tax year is more than any Personal Savings Allowance that applies to you, you may have to pay tax on it. You'll need to do this directly with HMRC.

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 give 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 for 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'.

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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.

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