
 Talk to us in branch

 Call us on **0330 9 123 123**

 [santander.co.uk](https://www.santander.co.uk)

## Carer's Card

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

Effective from to 28 October 2024

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

<b>Sole or joint account</b>	You can have an account in your sole name or jointly with one other person.
<b>Eligibility</b>	You can have this account if you and your carer are 18 or over and live in the UK.
<b>Number of accounts</b>	You can have one of these accounts, whether in sole or joint names.
<b>Fee for maintaining the account</b>	There's no monthly fee.
<b>Your interest and when we'll pay it</b>	We don't pay any interest on the account.
<b>Overdrafts</b>	Overdrafts aren't available on the account.  But, in certain situations we might give you an unarranged overdraft if we need to take money out of your account and there isn't enough money to cover the payment. An unarranged overdraft is one you don't ask us for in advance but we decide to give you when you try to make a payment. For example, if we have to send a payment made to you back to the original sender. We won't charge you any interest or fees if we give you an unarranged overdraft.
<b>Payments into the account</b>	You can only pay money into the account by internal transfer from another Santander current account or instant access savings account in the same name(s) as this account.  Carer cannot pay money into the account.  The maximum balance is £1,500.
<b>Managing your account</b>	You can use this account to give a carer a debit card to make everyday payments and purchases for you. This includes cash withdrawals at a cash machine, in branch and at a Post Office. You won't be able to use your card for gambling payments or to buy lottery tickets.  Once the account is open, you must add a carer to the account. No more than 4 people can be named on the account. This includes account holders and up to 2 carers. We'll give you and the carer a debit card and personal security details.  Both you and the carer can also make electronic payments by Faster Payments but you can't make any other payments.

Statements	We'll send statements about the account to you and the carer.
Account alerts	<p><b>Helping you keep on top of your account.</b></p> <p>If we have your mobile number, we'll send you free text messages when:</p> <ul style="list-style-type: none"> <li>◦ you make a payment that may take your account into an unarranged overdraft, or</li> <li>◦ we refuse a payment due to lack of funds or intend to refuse a future payment due to lack of funds.</li> </ul> <p>As we send these alerts by text, it's important you tell us if your number changes.</p> <p>You can change or turn off these alerts at any time using Online or Mobile Banking or by contacting us in branch or by phone.</p> <p>If you get these alerts by email now, you'll continue to unless you change your preferences. In the future, we may send alerts by push notification in Mobile Banking.</p> <p>We can also send alerts to the carer. You or the carer should ask us if you want to set this up.</p> <p>We can also send you other alerts about your account. For example, alerts when your balance falls below a set limit or when you receive a payment above a certain amount. You can find out more about these alerts on our website and register for them in Online or Mobile Banking, in branch or by calling us.</p>
If you change your mind	<p><b>Tell us if you change your mind</b></p> <p><b>You can close 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.</b></p> <p>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).</p> <p>You can also close your account at any other time outside this cancellation period – we won't charge you.</p>
Switching	You can't switch into or out of this account using the Current Account Switch Service. If you want to close this account, you can do so at any time in line with the general terms. The carer can't close the account, only you can do that.
Declaration	<p>By applying for this account, you declare that:</p> <ul style="list-style-type: none"> <li>◦ You've received a copy of the General Terms and Conditions and Important Information, this Key Facts Document, and our Data Protection Statement.</li> <li>◦ You agree to the general terms and these specific conditions.</li> </ul> <p>If you've any questions about the account or the terms and conditions, please contact us before you apply.</p>

The following information does not form part of our agreement with you.

## How we provide our services

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### **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](https://www.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.

## **We'll need to do some credit and other checks on you**

If you apply for a credit product with us, for example a credit card, a loan or current account that offers an overdraft, we'll carry out a search of your credit file (and your Business credit file if you apply for a Business product) with a credit reference agency before we decide to lend money to you. This search, including details about your application, will be recorded on your credit file. For a short period, this may affect your ability to get credit elsewhere. If you make a joint application, the credit reference agencies will 'link' your records together. We'll look at these results and decide if it's suitable to open the account and offer credit where requested. If it's not, we'll decline your application and let you know. If we give you a credit card, a loan or a bank account, we'll also share information with credit reference agencies about how you manage your account.

You can find more information in the 'About your application and credit scoring' leaflet, available on our website.

## **Put simply**

If you apply for a credit product, we will carry out a credit search to make a decision on your application and this will be recorded on your credit file (and your Business credit file if you apply for a Business product). Records will be linked together on joint applications.

## **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](https://www.financial-ombudsman.org.uk)**

# Other important information about your account

## 1. Making payments in and out of your account

### Cards

Unless you tell us otherwise and subject to status a Santander debit card will be issued to you and the carer (if you qualify this will include contactless).

Debit card	Shops	Internet	Cash machine	Abroad
Account holder	✓	✓	✓	✓
Carer (third party)	✓	✓	✓	✓

Fees may apply when using your card abroad.

You'll receive more information with your card and PIN when they arrive.

### Chequebook

A chequebook isn't available with this account. Bankers drafts and counter cheques are also not available on this account.

### Paying money into your account

The Carer's Card can only be funded by the account holder by a transfer from another Santander current or savings account in your name.

You can make a transfer in branch, online or by phone. Regular BACS payments, such as a salary or pension, can't be paid into this account. You also can't pay in cash or cheques into this account or transfer money from a non-Santander account.

The carer can't transfer money into the account.

### Paying money out of your account

Payments out of the Carer's Card can be made by both the account holder and the carer.

You can send money within the UK using Faster Payments. However, you can't make CHAPS payments or set up Direct Debits and standing orders. International payments including SEPA (Single European Payment Area) also are not allowed on this account. For more information please refer to your General Terms and Conditions for Current Accounts and Savings Accounts or ask a member of staff.

### Cash withdrawals

Cash withdrawals from the Carer's Card can be made by both the account holder and the carer.

You can withdraw cash from a cash machine, Santander branches or at the Post Office using your Santander debit card. The daily cash withdrawal limit for each is set at £300.

## Summary of transactions that can be completed on this account:

	Money In		Money Out
Funding from another Santander account	✓ (Account holder only)	Faster Payments	✓
Cash deposit	x	Card purchases	✓
Cheque deposit	x	Direct Debits	x
Transfer from an external account	x	Standing orders	x
BACs	x	CHAPS	x
		International Payments	x
		SEPA	x
		Cash withdrawal	
		◦ Branch	✓
		◦ ATM	✓
		◦ Post Office	✓
		Contactless payments	✓

## 2. Keeping track of your accounts

### Statements

The account holder and carer will receive statements for the Carer's Card. We recommend that you check your statement carefully and let us know as soon as possible if there are any mistakes or any unauthorised transactions by calling us on **0330 9 123 123**. For further information and how we provide you with information on transactions on your account please refer to the General Terms and Conditions for Current Accounts and Savings Accounts.

### Going paper-free

You'll receive your documents and statements by post unless you chose paper-free when you applied for your product or have switched to paper-free since opening your account. If you've chosen paper-free, your statements for this product, as well as some of your letters, will be sent to your 'Document Store' in Online Banking. You'll receive an email when a document is ready to view. You can change your preferences on how to receive documents from us within Online Banking at any time.

### Access your account using Online, Mobile, Telephone Banking and at any Post Office branch.

- Visit [santander.co.uk/register](https://www.santander.co.uk/register) or call us on **0330 9 123 123** to register for Online Banking.
- For more information on Mobile Banking, visit [santander.co.uk/mobilebanking](https://www.santander.co.uk/mobilebanking)
- If you want to speak to us, call us on **0330 9 123 123**. If you're dialling internationally, call **00 44 1908 237 963**. If you have difficulties with your hearing or speech, and if you have a textphone, please use Relay UK by calling us on **18001 0330 9 123 123**.
- You can also complete balance enquiries and cash withdrawals using any Post Office branch. For more information about these services, visit [santander.co.uk](https://www.santander.co.uk).
- If you withdraw cash at a Post Office branch, you will need a cash or debit card and your PIN. Opening hours, services and transaction limits may vary.

## 3. Other

The Carer's Card does not offer any other incentives such as Santander Boosts and cashback.

# Information on the Carer (also known as a 'third party')

Once you have opened a Carer's Card, your nominated carer must contact us to be added as a 'third party' on your account. Once this is complete, they will receive their own Santander debit card, PIN and Online Banking credentials to help you when you need it.

## 1. How does third party access work?

We'll register the third party to your account to enable them to act on the Carer's Card, which will permit them to have most of the same information and services you have. We'll give the third party their own card and PIN and their own credentials to use services like Telephone Banking, online and Mobile Banking. The carer will also receive a copy of account statements.

The third party is not an 'account holder', which means they can't make decisions about the account such as closing the account. It's important to understand that you as the 'account holder' are responsible for the transactions made by the third party including any unauthorised overdraft created. You are responsible for making sure the third-party acts within the Terms and Conditions of the account (including any Specific Conditions) which will apply to all the instructions the third party gives to us.

## 2. What account access is provided?

Once third party access has been registered, a third party can service the accounts in the following ways:

- In branch (using their own card and PIN)
- Over the phone on 0330 9 123 123
- Through Online or Mobile Banking (with some restrictions)

## 3. What account access is not provided?

Once a third party has been registered, they can service the Carer's Card in all the same ways as you, with some exceptions of:

- A registered third party can't change any of your personal details, for example your address or phone number.
- If your only relationship with Santander is as a Third Party on another customer's account, you may not be eligible for Santander Boosts. See our terms and conditions on our website at [santander.co.uk](https://www.santander.co.uk) for more information.

## 4. Power of Attorney (POA)

An attorney can open a Carer's Card on behalf of the account holder if they lack mental capacity and can't make their own financial decisions. The attorney can then add the carer as a named individual on the Carer's Card account.

The attorney can only do this if they have:

- a valid Enduring Power of Attorney
- a valid Lasting Power of Attorney
- been appointed by a Court of Protection Order and this has been registered with us.

To find out more about Power of Attorney, please visit [santander.co.uk](https://www.santander.co.uk) and search 'Power of Attorney'.

## 5. Removing a third party from an account

- Either you or the third party can choose to cancel the third party access at any time – just visit any of our branches or call us on 0330 9 123 123 to request this.
- We will remove the third party access from any accounts if a request to register a Power of Attorney or Court of Protection is received.
- If we are notified of a loss of mental capacity of either the account owner or the Third Party, we will remove this access.
- Should you pass away, we will remove the third party from all accounts they are registered on, and they will no longer be able to transact on any of your Santander accounts.

## Financial difficulties

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We've got lots of help and support on our website [santander.co.uk](https://www.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](https://www.payplan.com)

## Alternative formats

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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](https://www.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](https://www.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](https://www.santander.co.uk) by searching 'accessibility'.



# Our rights under our agreement with you

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The general terms and conditions set out our relationship with you and explain how your account will operate. Under those terms, we have a number of rights that you should be aware of. These include:

- Refusing or delaying payments
  - We can refuse to make a payment from your account or to accept a payment into your account for various reasons. These are set out in the general terms and conditions and include a number of reasons related to concerns about possible scams, fraud or the security of your account.
  - We can also delay payments while we investigate. This could mean you're late in paying someone you need to pay.
  - If we remain concerned, we may refuse to make the payment even if you have checked it and confirmed you want it to go ahead.
- Blocking access to your account
  - We can block access to your account for various reasons, including if we have concerns about security or fraud. We can also block access if you don't give us information we need from you.
  - We may retain money in your account and not pay it to you in some situations. We'll only do this if another person claims that the money belongs to them or you don't address any concerns we have about the origin of the money.
  - We can block a third party provider from accessing your account if we think they don't have consent or are acting fraudulently.
- Taking money out of your account
  - We can take money out of your account in a number of situations set out in the general terms and conditions.
  - We can do this if we paid you the money by mistake or if we think you received the money from someone else by mistake and we're asked to return it.
  - We can also do it if we paid you a refund and then find out you weren't entitled to it.
  - We can take money from your account to repay amounts you owe us or another Santander company.
- Changing or ending the agreement
  - We can change the interest rate (unless it's fixed), fees or other terms at any time by giving you notice. The reasons when we can do this are set out in the general terms and conditions.
  - We can end this agreement immediately for various reasons set out in the general terms and conditions, including if you break the agreement, are abusive to our staff or misuse your account.
  - We may ask you to repay any overdraft you have immediately at any time but we'll usually give you notice.



# Financial Services Compensation Scheme (FSCS) Information Sheet



Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS') <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank <sup>2</sup> The following trading names are part of your bank: cahoot, Santander Business and Santander Corporate & Commercial trading names.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Retail accounts: <b>0330 9 123 123</b> For all Santander Corporate and Commercial accounts: <b>0333 207 2229</b> For Business Banking accounts: <b>0330 678 2456</b> For all cahoot accounts: <b>0330 678 2811</b>
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY Tel: <b>0800 678 1100</b> or <b>020 7741 4100</b> Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## Additional information

### <sup>1</sup> Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot, Santander Business and Santander Corporate & Commercial trading names.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3