

Managing your money

Tips to help you stay in control of your
current account and credit card



How to use this brochure

We want to make managing your money as simple as possible.

This brochure gives you useful information on how our current accounts and credit cards work and explains what certain terms mean. We've also included some tools and checklists so you can keep track of your money and avoid fees.

We hope you find this helpful, but if you have any questions at all, please get in touch with us.

Contents

Use this page as a checklist to make sure you've made the most of all our products and services to help you stay in control.

Managing your account	Page 3
Online, Mobile and Telephone Banking	<input type="checkbox"/>
	Page 4
Free account alerts	<input type="checkbox"/>
Reviewing your account options	Page 6
Current accounts and credit cards	<input type="checkbox"/>
How your current account works	Page 7
Your current account balance and payments	<input type="checkbox"/>
Overdrafts explained	Page 9
Types of overdrafts and fees	<input type="checkbox"/>
Managing your Direct Debit payments on your credit card	Page 10
	<input type="checkbox"/>
Budget planner	Page 11
	<input type="checkbox"/>



Managing your account

Online, Mobile and Telephone Banking

With these you can:

- check your balance
- transfer money between accounts
- make a payment to people you've paid before or set up a new payee
- set up, view or cancel a standing order
- view and cancel a Direct Debit
- set up free account alerts (except in Mobile Banking where you can only view your alerts)
- set up My Money Manager tool only in mobile banking.

How to set up

- ✓ Visit santander.co.uk/mobile-banking or santander.co.uk/onlinebanking
- ✓ Call us on **0330 9 123 123**
- ✓ Visit your local branch
- ✓ For Mobile Banking, download our app from the App Store or Google Play™



Free account alerts

You'll be automatically registered to receive some account alerts to help you avoid fees, or to let you know about certain activity on your account. These will be sent by text message or push notification (a message that pops up on your mobile device) in the future.

You can also choose to receive specific product alerts for your current account or credit card. Select as many as you like and decide if you'd like to receive these as an email, text message or both. See all the alerts available on the following page.

How to set up

- ✓ Log on to Online Banking and go to the 'Account services' section
- ✓ Call us on **0330 9 123 123**
- ✓ Visit your local branch

Visit santander.co.uk/alerts for more information.



4 Managing your money

Choose from the following alerts

Current accounts

Alerts about your balance and payments	Things you can do
If your balance falls below an amount you choose...	...you can move money to cover a payment or discuss your overdraft options with us.
If your balance goes above an amount you choose...	...you can talk to us about savings options for your excess money.
If a deposit, equal to or above an amount you set, is made...	...you can talk to us about savings options for your excess money.
If a debit, equal to or above an amount you set, is made...	...you have the peace of mind of knowing that payments have gone through and you can tell us if you spot any fraudulent activity on your account.
An alert to show your weekly balance and recent transactions...	...can let you plan your spending with accurate knowledge of where your accounts stand.
If your account balance is close to your overdraft limit...	...you can move some money into your account or discuss your overdraft options with us.

We'll automatically send you alerts about your current account to help you manage your account.

Alerts to help you avoid charges	Things you can do
Your account has entered an unarranged overdraft...	...you can move some money into your account or discuss your overdraft options with us.
If your balance won't be enough to cover a standing order, Direct Debit or future-dated payment that is due to go out shortly...	...you can move some money into your account or discuss your overdraft options with us.
If a payment has been refused due to a lack of money in your account...	...you can move some money into your account or discuss your overdraft options with us.
If your account has entered an arranged overdraft due to payments you've authorised...	...you can move some money into your account to avoid interest.

Credit cards

Alerts about your balance and payments	Things you can do
An alert to show your closing balance from your last credit card statement...	...can let you know how close to your credit card limit you are so that you can make an additional payment to make sure you have a sufficient amount available to spend for future purchases.
If a payment, equal to or above an amount you set, is made...	...you can have the peace of mind of knowing that your payments have gone through and you can tell us if you spot any fraudulent transactions on your account.
Alerts to help you avoid charges	Things you can do
If the amount available to spend on your credit card falls below 10% of your credit limit...	...you can make a payment or discuss your credit limit options with us.
If your credit card bill is due to be paid...	...you can plan in advance and make sure you pay your bill on time.

You can opt-out of account alerts through Online Banking, by calling us or by visiting your local branch.

Managing your money 5



Reviewing your account options

You might find that another product is better suited to your needs.

- We have a range of **current accounts**, including those that can help you manage or prevent overdraft charges.
- We have a range of **credit cards** to choose from. So whether you're looking for cashback, to spread the cost of purchases or to transfer a balance from another card, we've got it covered.

Our website will guide you through each of our products to help you decide which one is right for you.



Visit **santander.co.uk** to see our full range, and the terms and conditions that apply to each of our products.

How your current account works

Balances explained

Banking & Savings

Add, remove or rename an account

Santander Edge current account

12-34-56 12345678

£125.14

Balance incl. pending: £175.14

Overdraft remaining: £324.86

Go to

Understanding your balance

In Online and Mobile Banking you might see up to 3 balances – a **Current balance**, **Balance including pending** and **Overdraft remaining** and these might be different.

Balance including pending – This is your current balance including any payments due to come out of your account. This doesn't include your arranged overdraft limit.

Overdraft remaining – This is the amount of arranged overdraft you have available to use. If you don't have an arranged overdraft limit in place, you won't see this.

Debit card purchases

Your **Balance including pending** takes into account your recent debit card payments before the money is taken from your account. We reduce the available amount in your bank account by the amount of the transaction to prevent you from spending the money twice. When the seller then requests the payment, normally within a few days, it'll be reflected in your **Current balance** once the money leaves your account.

On occasions where the request for payment takes longer, charges might be applied to your account if your balance no longer has enough money to cover the transaction at the time the seller decides to withdraw the money.

Paying in cash

If you pay in cash over the counter at a Santander branch or at a cash machine, it will show in all of your balances straightaway.

Paying in cheques in branch

Your **Current balance** will be adjusted immediately, but your **Balance including pending** and **Overdraft remaining** will only be adjusted when the money is available to spend.

Cheques you've written

When the recipient bank has processed the cheque, all of your balances will be adjusted at the same time.

Payments to and from your current account

Some transactions and payments don't always happen instantly and might not clear for a number of days. The table below shows the timescales you can expect for different types of transactions to be fully processed and show on all balances:

Transaction	Timescales
Cheques in	Up to 2 working days
Cheques out	This depends on when the recipient bank processes the cheque
Card payments	Up to 4 working days
Direct Debit	Straightaway on the day the transaction is scheduled
Standing order	Straightaway on the day the transaction is scheduled
Faster payment	Usually in a matter of hours

Tips for managing your money

Make sure you keep track of your balance regularly to see when transactions have cleared. See page 3 for tools to help you do this.



Overdrafts explained

An overdraft can give you a bit of extra money for unexpected times. However, it's important to remember that we charge you to use it.

Here's an example of how it works for a customer with a £1,000 arranged overdraft (your specific fees or interest might vary)

Overdraft interest and charges	
In credit £0	This is when your balance is over zero and you have money in your account that's available to spend. → You won't incur any overdraft interest.
Arranged overdraft -£1,000	This is when your balance is below zero but within your arranged limit. You must agree the limit with us before it's available to use. (If you don't have an arranged overdraft you'll go straight into your unarranged overdraft.) → We'll charge arranged overdraft interest on our current accounts.
Unarranged overdraft	This is when a transaction that you've made, or fees or interest have come out of your account, that have taken you beyond your arranged overdraft limit. You would also be in an unarranged overdraft if your balance went below zero and you didn't have an arranged overdraft in place. → We might reject payments that would take you into an unarranged overdraft. If we allow a payment, you won't be charged unarranged overdraft interest.

Did you know?

Avoiding interest: You can avoid overdraft charges by paying in money to your account on the day you went overdrawn, as long as the payment is received before the cut-off time on that day.

Free account alerts: We'll automatically send you an account alert to warn you when you don't have enough money in your account to cover a payment, so you can put money in before the cut-off time and avoid the charges. For more information, see page 5.



For more information on this please visit santander.co.uk/personal/support/current-accounts/overdrafts

To set up an arranged overdraft

- ✓ Log on to Online Banking
- ✓ Call us on **0330 9 123 123**
- ✓ Visit your local branch

Overdrafts depend on your circumstances and you must repay any overdraft when we ask in line with our General Terms and Conditions.

Managing your payments on your credit card

The best way to stay in control of your credit card payments is to set up a Direct Debit. You can set this up through Online Banking, by visiting a Santander branch or by calling us on **0330 9 123 123**.

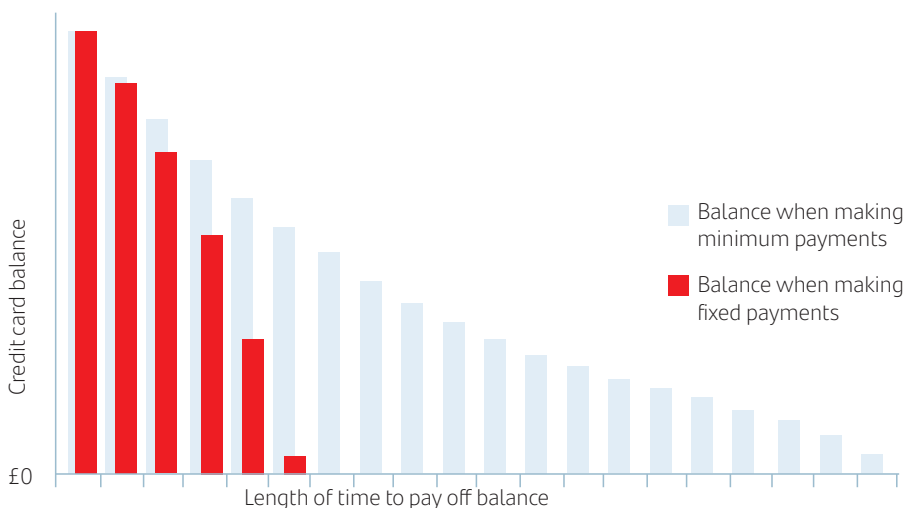
You have a choice of options in terms of how much you pay each month. You can pay:

- the full balance
- the minimum monthly payment
- a fixed amount of your choice.

You can also make one-off payments to your credit card using Online or Mobile Banking.

Regularly making only the minimum payment increases the overall cost of borrowing and means it will take you longer to pay off your balance.

You'll pay your balance off quicker if you set up a monthly fixed payment that's the same as your **current** minimum payment because your payments will remain fixed while your minimum payment will reduce. If you can afford it, you'll clear your balance even quicker if you set up a fixed payment that's **higher** than your current minimum payment. You can see your current minimum payment on your statement. You can also use our **repayment calculator** to see how small changes in monthly payments can make a difference.



The above diagram is for illustrative purposes only and assumes no further spend on the credit card.

You can find more information at [santander.co.uk](https://www.santander.co.uk). We've written a guide on how to understand the features and benefits of your credit card and how payments are applied to your account. Go to any of our credit card pages and look for 'Find out more about how credit cards and credit card offers work'. You'll find this in the 'How it works' section.

10 Managing your money

Budget planner

Fill this in to help understand what money you've got coming in and how much you're spending.

Name

You should make sure you fill in all your figures in the same format (e.g. monthly or yearly).

What comes in?

Employment income	£
Other income	£
Total income (add up all income together)	£

What goes out?

Mortgage or rent	£
Council Tax and water	£
Gas and electricity	£
Communications (i.e. mobile phone or landline)	£
TV costs (e.g. TV licence, TV subscriptions)	£
Food shopping	£
Department stores	£
Petrol or travel costs	£
Buildings and contents insurance	£
Income protection insurance	£
Life insurance	£
School costs	£
Other (e.g. childcare)	£
Healthcare costs	£
Gym membership	£
Pension	£
Existing regular savings	£
Car insurance	£
Total spend (add up all your spend from above)	£

Disposable income

(subtract total spend from total income)

£

If you want to discuss your budget, come and talk to us in branch.

Managing your money 11

Discussing your finances



We know that sometimes you might find yourself in a difficult financial position where you need some help.

If you're worried that you might start to have money worries or if you're already having them, it's important that you talk to us as soon as possible. We'll do everything we can to help you. You can visit santander.co.uk/personal/support/help-with-managing-my-money

There are also a number of organisations that can give you free and impartial debt advice.



Payplan

Free advice and experienced specialists to help you get debt-free.

 **0800 316 1833**
 **payplan.com**

StepChange Debt Charity

Expert, tailored advice and practical solutions to problem debt.

 **0800 138 1111**
 **stepchange.org**



Citizen's Advice Bureau

A network of independent charities throughout the UK that give free information and advice to help people with their money, legal and consumer problems.

 **citizensadvice.org.uk**



National Debtline

Free debt advice and support for people with money worries and debt difficulties.

 **0808 808 4000**
 **nationaldebtline.org**



Money helper

Free, independent, unbiased advice.

 **0800 138 7777**
 **www.moneyhelper.org.uk**

Business Debtline

Debt advice for small businesses including individuals that are self-employed.

 **0800 197 6026**
 **businessdebtline.org**

These organisations aren't linked with Santander and they can help you to manage your creditors and debt problems.

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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