



Pre-contractual information for arranged overdrafts for current accounts

Effective from 11 May 2026

1 Contact details

Creditor address

Santander UK plc, Santander House, 2 Triton Square, Regent's Place, London NW1 3AN.

2 Description of the main features of the credit product

The type of credit

Arranged overdraft.

The total amount of credit. This means the total amount available under the agreement or the credit limit

We've assumed that this will be £1,200. The actual amount, which might be different from this figure, will be confirmed in the overdraft agreement letter.

The duration of the credit agreement

The agreement has no fixed duration.

Repayment of the credit

We may require you to repay the credit in full on demand at any time.

3 Costs of the credit

For current accounts available to open

If you use your arranged overdraft within your agreed limit, the following charges will apply:

Account name	Arranged overdraft interest rate applied on the amount of arranged overdraft you use
Santander Edge® Explorer current account, Santander Edge® Up current account, Santander Edge® current account and Everyday Current Account – if you haven't switched your account or after 4 months if you have switched	Representative 39.94% APR/EAR (variable)
Choice Current Account - if you haven't switched your account or after 4 months if you have switched	Representative 29.94% APR/EAR (variable) capped at £30 in each monthly statement period.

For current accounts no longer on sale

If you use your arranged overdraft within your agreed limit, the following charges will apply:

Zero Current Account	Representative 18.90% APR/EAR (variable)
11213 Current Account - if you haven't switched your account or after 4 months if you have switched	Representative 39.94% APR/EAR (variable)
Select Current Account – if you haven't switched your account or after 4 months if you have switched	£0-£500 - interest not charged £500.01 and over an interest rate of 39.94% EAR (variable) which gives a representative rate of 28.33% (variable).

Santander Edge® Student current account

You'll automatically get an arranged overdraft limit of £250. Once you've paid £500 into your account, you'll receive the allowances below.

Yearly allowance (see note 1)	Arranged overdraft interest rate
Year 1 allowance up to £1,500	Interest not charged
Year 2 allowance up to £1,500	Interest not charged
Year 3 allowance up to £1,500	Interest not charged
Year 4 allowance up to £1,800	Interest not charged
Year 5 allowance up to £2,000	Interest not charged

Santander Edge® Grad current account

Yearly allowance	Arranged overdraft interest rate
Year 1 allowance up to £2,000	Interest not charged
Year 2 allowance up to £2,000	£0-£1,000 interest not charged £1,000.01 and over, 39.94% EAR (variable) which gives a representative rate of 5.97% APR (variable)

We can reduce the yearly overdraft allowance if we're not satisfied with how you've managed your account.

For all accounts

If you have an arranged overdraft and you exceed your limit, you won't be charged any interest on the portion of your balance that's above your limit. Arranged overdraft interest will still apply to the portion of your balance within your limit. Please visit [santander.co.uk](https://www.santander.co.uk) or ask in branch for the relevant rates and fees information for your account.

The conditions under which those costs may be changed

If overdraft interest rates or fees go up, we'll personally notify you at least 2 months before the change comes into effect. We'll only change our interest rates or fees in the circumstances set out in our General Terms and Conditions. We won't tell you when interest rates or fees on overdrafts go down.

Costs in the case of late payments

There are no charges for late or missed payments.

4 Other important legal aspects

Termination of the credit agreement

Overdrafts are repayable on demand. Subject to the Consumer Credit Act, if we do decide to remove or reduce your overdraft limit we'll normally give you 30 days' personal notification of our intention.

Consultation with a credit reference agency

If we decide not to proceed with an agreement for an overdraft on the basis of information received from a credit reference agency, we'll inform you of this and provide you with their name, address and telephone number.

If applicable, the period of time during which the creditor is bound by the pre-contractual information

This information is valid until you enter into an overdraft agreement with us.

5 Additional information to be given in the case of distance marketing of financial services

a) Concerning the creditor

See section 1 on page 1 - 'Contact details'.

Registration

Firm Reference number 106054.

Company No. 2294747.

The supervisory authority

The Financial Conduct Authority is the supervisory authority for consumer credit agreements.

b) Concerning the credit agreement

The law taken by us as a basis for the establishment of relations with you before the conclusion of the credit contract is English Law.

The agreement is governed by English Law and disputes between you and us may be referred to the courts in England and Wales.

All communications under this agreement shall be in English.

c) Concerning redress

Access to out-of-court complaint and redress mechanism

If you have a complaint, please contact our dedicated complaints team in the first instance on **0800 171 2171**, or visit the complaints section of our website ([santander.co.uk](https://www.santander.co.uk)). If you remain dissatisfied following the resolution of your complaint, you may contact the Financial Ombudsman Service. Their details are:



Exchange Tower, London E14 9SR.



0800 0 234 567 free for people phoning from a fixed line (for example, a landline at home), or



0330 123 9 123 free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.



complaint.info@financialombudsman.org.uk



www.financial-ombudsman.org.uk

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