Santander £240 Switch & Save offer

Terms and conditions ('These Terms')

These Terms govern our **'switcher offer'** of a £240 payment for eligible switches. The switcher offer starts on 27 October 2026 and lasts until we withdraw it (see general term 5 below).

To qualify for the switcher offer you must meet our eligibility criteria.

✓ Submit a switch request on or after 27 October 2026 and before the switcher offer is withdrawn (see general term 5). Complete a full switch to a new or existing Santander Everyday current account (**your 'Santander account'**) using the Current Account Switch Service (CASS).

✓ Within 60 days of you submitting your initial switch request, you'll need to:

- complete the full switch, which includes closure of your external account
- pay at least £1,500 into your Santander account, through 1 or more payments
- have at least 2 active Household Direct Debits in place on your Santander account. These Direct Debits must be active at the point we assess your eligibility. This doesn't include any Direct Debits set up to fund a savings account you have with Santander, cahoot or Cater Allen.
- Fund a Santander Regular Saver held in your name with at least £200. You can open a new Santander Regular Saver or fund an existing Santander Regular Saver, if you already have one.

✓ Continue to hold both your Santander Regular Saver and Santander Everyday current account, including 2 active Household Direct Debits, on the date we make the switcher offer payment.

Please note: not all banks take part in CASS. For details, speak to your own bank or visit **currentaccountswitch.co.uk**

You won't qualify for the switcher offer if:

- you're not a UK resident
- you switch from an account you hold with Santander, cahoot or Cater Allen
- you're switching to any other Santander account that isn't named above
- you, or anyone named on the Santander account, held a current account with Santander on 1 January 2026
- anyone named on the Santander account has previously received an incentive payment to switch to a Santander current account.

Switcher offer payment

- We'll check your Santander account 60 days after the switch has been instructed. If you qualify, we'll make the switcher offer payment to you within 30 days following our decision.
- The payment will be made directly into your Santander account. No alternative payment is available.
- We'll make 1 payment into your Santander account. You and any joint account holder(s) won't be entitled to more than 1 payment between you.
- We reserve the right to not make the payment if we suspect the switcher offer is being abused.
- If you request a switch after the switcher offer starts but we withdraw the offer before the switch completes, you'll still be eligible for the payment as long as you meet the eligibility criteria.

General terms

1. In These Terms, 'we', 'us' or 'our' means Santander UK plc.
2. In These Terms, 'you' means person or persons named on the account.
3. In These Terms, 'Household Direct Debits' means Direct Debits for the payment of your council tax, mobile phone, home phone, broadband, paid-for TV packages, and water, gas and electricity bills.
4. You can't transfer this offer to anyone else.
5. We have the right to withdraw, alter or replace this switcher offer at any time and without notice to you.
6. These Terms apply in addition to and should be read together with the terms and conditions contained in the Current Account Switch Agreement, our General Terms and Conditions and the Key Facts Document that govern the Santander account.

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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