



Name of the account provider: Santander UK Plc
Account name: Santander Edge Student current account
Date: Effective from 28 April 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our General Terms and Conditions and Key Facts Documents.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|---|--|
| General account services | |
| Maintaining the account | Fee not charged |
| Payments (excluding cards) | |
| Direct Debit | Fee not charged |
| Standing Order | Fee not charged |
| Sending money within the UK | |
| Faster Payment (pounds) | Fee not charged |
| CHAPS (same day payment) | £25 |
| Banker's draft | £10 |
| Counter cheque fee (you must withdraw over £1,000) | £10 |
| Cheque payment (in pounds) | Fee not charged |
| Sending money outside the UK | |
| SEPA (Single Euro Payments Area) | Fee not charged |
| International payment fee | £25 |
| International payment currency conversion mark-up (included in the rate we apply) | Between 1% and 3% of the amount converted* |
| Receiving money from outside the UK | |
| Foreign currency cheque deposit | £10 |
| Foreign currency electronic payment | Fee not charged |

| Cards and Cash | | |
|---|---------------------------------------|--------------------------------------|
| Cash withdrawal in pounds | | Fee not charged |
| Cash withdrawal in foreign currency Foreign currency conversion fee for withdrawals | Percentage of total transaction value | 2.95% |
| Withdrawals from Santander cash machines in Spain, Germany, Poland, Portugal, Argentina, Brazil, Chile, Mexico, Puerto Rico, Uruguay and the USA using a debit card | | Fee not charged |
| Debit card payment in pounds | | Fee not charged |
| Debit card payment in a foreign currency Foreign currency conversion fee for debit card payment | Percentage of total transaction value | 2.95% |
| Overdrafts and related services | | |
| Arranged overdraft | | Fee not charged |
| Unarranged overdraft | | Fee not charged |
| Refusing a payment due to lack of funds | | Fee not charged |
| Allowing a payment despite lack of funds | | Fee not charged |
| Other services | | |
| Cancelling a cheque Cheques issued in pounds Foreign currency cheques | | Fee not charged £25 |
| Weekly statements | Per month | £1.50 |
| Photocopying cheques | Per cheque | £4 |
| Interest breakdown | | £10 |

*The rate we apply to your international payment includes a currency conversion mark-up. We receive this mark-up, and this represents a cost to you.

The mark-up percentage you're charged will be based on the payment values shown below.

Up to £10,000 – 3% mark-up

£10,001 - £50,000 – 2% mark-up

£50,001 and higher – 1% mark-up