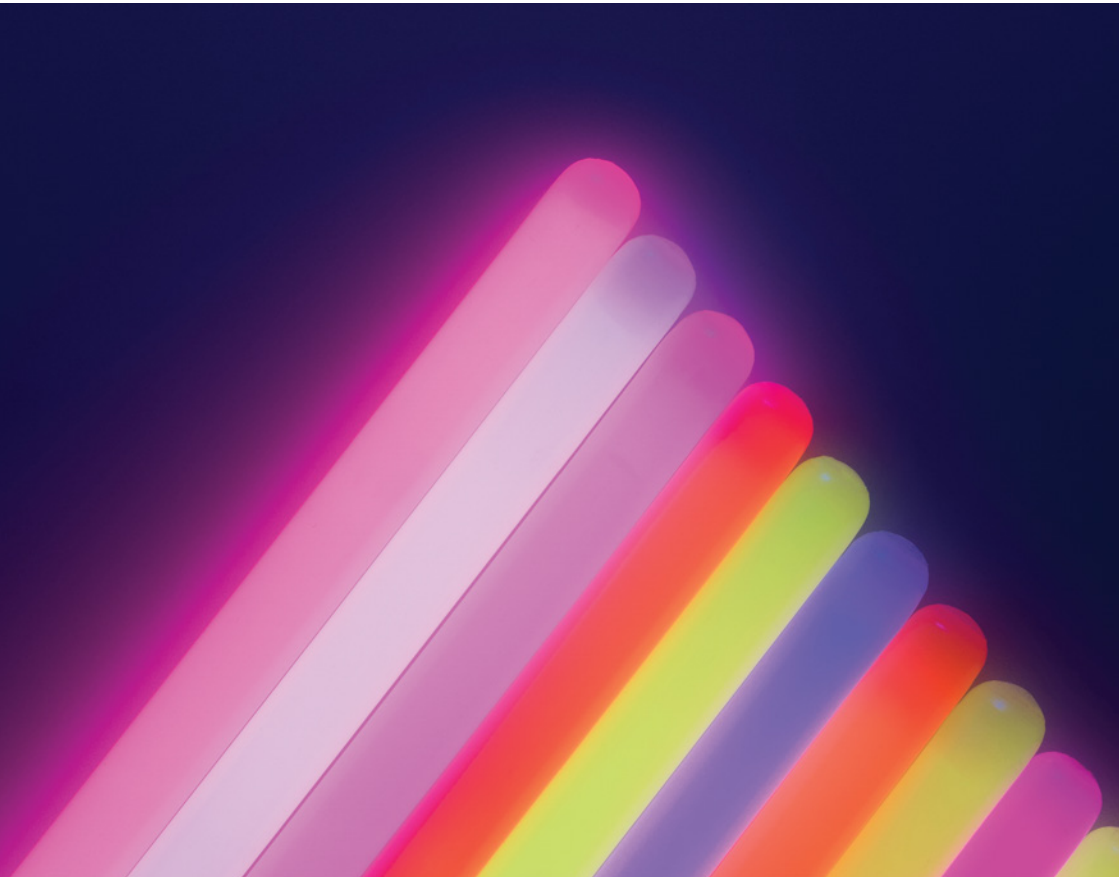


Savings and investments

Building for the future



Let us help you take the next step

When you're deciding whether to save or invest your money, it's important to make sure you have the right balance to meet your needs.



Savings

Savings tend to be best for short-term goals. When a savings account has a variable rate, that rate can change at any time. In exchange you get great flexibility and instant access to your money. Fixed rate savings accounts offer a guaranteed rate of interest over a fixed term.



Investments

Investing gives your money a better chance to grow over the long term - typically 5 years or more. It can help beat inflation, and potentially give you a better return compare to interest earned in a saving account.

You can get started from just £20 a month, a £100 lump sum, or a bit of both.

It's simpler than you might think with our ready-made investments, or you can pick from hundreds of other funds. But if you'd like help, your Financial Planning Manager is there to support you.

Thinking about retirement? You can also invest through our Santander Personal Pension to build a more secure future.

How we pay interest on savings

Interest is paid using the gross rate. This means without tax taken off. If the total amount of interest you receive is more than any Personal Savings Allowance you're entitled to, you may have to pay tax. This would need to be paid directly to HM Revenue & Customs. For more information, please visit [gov.uk/apply-tax-free-interest-on-savings](https://www.gov.uk/apply-tax-free-interest-on-savings)

What's the Personal Savings Allowance?

UK taxpayers can earn up to £1,000 (or £500 for higher rate tax payers) of interest from savings, tax-free for this tax year.

Savings options

We have a range of savings accounts, so you can choose whatever's right for you.

Instant access savings

This type of account gives you the flexibility to add to or withdraw your savings whenever you like. You can transfer money in and out using Online and Mobile Banking or in a branch. Some accounts also come with a cash card.

	Access	Unlimited deposits	Unlimited withdrawals	Earn interest on your money
Easy Access Saver An online savings account with instant access to your money for a 12 month term.	Branch, phone Mobile and Online Banking	Maximum deposit of £2 million.	✓	✓
Regular Saver Save up to £200 every month from your Santander Current Account for a 12 month term. This is an online account, and isn't available to 11213 Mini Account in Trust customers.	Mobile and Online Banking	Maximum deposit of £200 per month, up to £2,400 for the full year.	✓	✓

Fixed term savers

Lock your money away for a fixed term that suits you best

- ✓ Minimum opening deposit of £500 and the maximum balance at any time is £2 million.
- ✓ No additional deposits, withdrawals or account closures allowed.
- ✓ Interest can be paid monthly or yearly. We can pay interest into your Fixed Term Saver or another account you have with us or another bank. Once you've chosen, you can't change your mind.

Individual Savings Accounts (ISAs)

With cash ISAs you can save tax-free up to the annual ISA limit. This might be a good option if you've used up your Personal Savings Allowance.

Variable rate cash ISAs

Variable rates can change at any time but these ISAs can offer you greater freedom and instant access to your money.

Fixed rate cash ISAs

Fixed rate cash ISAs offer a guaranteed rate of interest over a fixed term. You can take out all, but not some, of your ISA balance. If you need to get to the money in a fixed rate cash ISA, you'd need to close the ISA or transfer the money to a different ISA. To access your money you need to close or transfer your whole ISA balance. An early closure charge equivalent to 120 days' interest will apply.

Junior cash ISAs

Junior cash ISAs offer long-term tax-free savings for children under the age of 18. This is a great way to save for your child's future.

- A young person aged 16 or 17 can open their own junior cash ISA, or it can be opened by someone with parental responsibility.
- For young people under 16 the ISA can only be opened by someone with parental responsibility.
- You can't close or take money out of the ISA until the young person turns 18.
- A young person can only hold one of each type of junior ISA (cash or stocks and shares) and they can't hold a Child Trust Fund at the same time.

Stocks and Shares ISA

We also offer a Stocks and Shares ISA. It lets you invest your money tax-efficiently. This means you won't pay income tax or capital gains tax on your investment.

Cash ISAs: a quick guide

	Interest rates	Opening	Statement	Access	Transfer in existing ISAs
Variable rate ISAs	Rates may vary over time	Branch, web	Annually	Branch, phone, cash machine, Mobile and Online Banking	✓
Fixed rate ISAs	Fixed rate over ISA term	Branch, web	Annually	Branch, phone, Mobile and Online Banking	✓
Junior ISA	Rates may vary over time	Branch only	Annually	Branch, phone, Online Banking, Mobile Banking (only for people with parental responsibility)	✓ ¹

The tax-free rate is the rate of interest payable where interest is exempt from income tax.

Note 1: You can transfer in an existing Junior ISA or Child Trust Fund.

Transferring ISAs to us

If you'd like to transfer your cash or stocks and shares ISAs to us, please speak to our dedicated team who can help you. We won't charge you for transferring in, though your existing provider might charge you for transferring out.

It's important that you use the transfer process. Don't take out your ISA money yourself to transfer your ISA as you'll lose the tax-efficient status of that money. Any money put back into an ISA will count towards your current tax year annual ISA limit.

Other things you need to know

- A tax year runs from 6 April to 5 April the following year.
- The favourable tax treatment of ISAs may change in the future and is subject to your individual circumstances.
- You can learn more about each of our ISAs in the Key Facts Documents. You can find these on our website.
- You must be a UK resident and aged 18 or over to open an adult cash or stocks and shares ISA.

Your savings, your way

Once you've chosen the savings account that suits your needs, there's a range of ways you can manage your account. Please check your account's Key Facts Document.



Online Banking

Visit **santander.co.uk**



Cash machines

Use our machines 24/7.



Mobile Banking

Download our secure Mobile Banking app.



Telephone Banking

Call us on **0330 9 123 123**.



In branch

Visit one of our branches across the country. We can even help you get set up with Mobile and Online Banking.

Once your short-term savings are sorted, what's next?

If you've built a healthy cash buffer for emergencies, now could be the right time to explore investing – giving your money the potential to grow over the long term.

Whether you're new to investing or already have over £20,000, we have options to help you take the next step.

Looking for expert advice to get started?

If you have £20,000 or more to invest, you can get expert advice, either face to face or remotely, from our Financial Planning Managers or Private Bankers.

Your Financial Planning Manager or Private Banker can:

- talk about your financial needs or circumstances
- offer advice across a range of priorities, risk appetites and Santander investment products
- give you a personalised Suitability Report
- help you make the most of your ISA allowance.

Your Financial Planning Manager or Private Banker can talk you through the cost of this service. Advice costs only apply if you accept the advice given.



Want to give investing a go yourself? Explore our ready-made investments

Investing can be a good way to grow your money, but where should you begin? With so many ways to invest, it can seem far from simple to get started. That's why we keep it simple with our ready-made investments.

Choose from 4 expert-built funds, each with a different risk level

- Low fees help you grow your money.
- Start from just £20 per month, £100 lump sum or do a bit of both.
- Easy to monitor online or through our app.



If you're an experience investor, you can still choose from hundreds of individual funds.

Invest with a stocks and shares ISA, to keep your investments tax efficient. Or, if you've used up your ISA allowance, you can still invest with an Investment Account.



**Get started the easy
way with our ready-made
investments.**

Investing for your future? Introducing our Santander Personal Pension

A tax-efficient way to save for your retirement. It's designed for the long-term (often open for decades) to make sure you've saved enough to prepare for life after your working years.



**Get started the easy
way with our personal
pension plans.**

As with all investments your capital is at risk, and you may get back less than you invest.

Investments should be held for the medium to long term (5+ years), unless there's a fixed term that applies.

You normally can't take your pension savings until you've reached the minimum pension age.

The tax treatment of your investment depends on your individual circumstances and may be subject to change in the future.

To find out more about savings and investments



Talk to us in any branch



Call **0330 9 123 123**



Visit **santander.co.uk/personal/savings-and-investments**

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'.

The Stocks and Shares ISA and the Santander Investment Hub are provided by Santander ISA Managers Limited. Fees and minimum investment amounts apply.

Santander ISA Managers Limited. Registered in Scotland No.SC151605 at 287 St Vincent Street, Glasgow G2 5NB, United Kingdom. Telephone 0800 328 1328. Authorised and regulated by the Financial Conduct Authority. Financial Services Register number 171448.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. www.santander.co.uk. Telephone 0330 9 123 123. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander and the flame logo are registered trademarks.