



Name of the account provider: Santander UK Plc

Account name: Zero 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.
- 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)	Fee not charged
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	Fee not charged
Debit card payment in pounds	Fee not charged
Debit card payment in a foreign currency	Fee not charged
Overdrafts and related services	
Arranged overdraft	Representative 18.90% APR**/EAR*** (variable)
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 Photocopying cheques	Per month £1.50 Per cheque £4

*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

**APR stands for Annual Percentage Rate. It shows the overall cost of credit as an annual rate of charge, taking into account the interest, charges and any other costs involved in getting credit. It doesn't include any other fees and charges.

***EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft which takes account of how often we charge interest to the account and does not include any other fees or charges.