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Call us on **0330 9 123 123**

Santander Edge[®] Explorer current account

Key Facts Document (including Specific Conditions, Pre-Contractual Explanation, Pre-Contractual Information and Financial Services Compensation Scheme (FSCS) Information sheet & Exclusions List)

Effective from 23 September 2025

Specific conditions - Santander Edge Explorer current account

The table below sets our specific conditions for your account. These conditions apply as well as the general terms for current accounts and savings accounts, the Insurance Product Information Documents and the Insurance Policy Wording Booklet.

Sole or joint account	You can have an account in your sole name or jointly with one other person.
Eligibility	<p>You can only open this account if you're aged 18 to 73 and live in the UK. There's no maximum age to keep this account once it's open.</p> <p>To have a joint account, you'll both need to have the same UK address for as long as the account is open.</p> <p>You can't have more than one Santander Edge Explorer current account with us. So, if you already have a Santander Edge Explorer current account in your sole name or as a joint account, you can't apply for another. If you do apply for another account, we'll reject your application and any person you apply with may become aware of your existing accounts.</p> <p>The Santander Edge Explorer current account comes with insurance benefits. You have access to these insurance benefits if you continue to meet the specific eligibility requirements for this account and for each insurance benefit, for example, you'll need to live in the UK for as long as you have the account. Please see section 'Insurance benefits' below for more information.</p>

<p>Fee for maintaining the account</p>	<p>The fee for this account is £17 per month.</p> <p>We'll take this fee from your account each month on the anniversary of the date you opened it. We'll do this every month, starting from the month after you open your account until your account is closed.</p> <p>But if your fee is due to be taken on the 29th, 30th, or 31st in a month which doesn't have that date, we'll take that month's fee on the last day of the month instead. We'll then take any future fees on that same date each month after that. And if your fee is due to be taken on a Sunday or Christmas day, we'll take that month's fee on the next business day, but we won't change the date any future fees are taken.</p> <p>For example, if you open your account on 31st December, we'll take the first month's fee on 31st January, then the next month's fee on 28th February. We'll then take future fees on 28th of each month except if that date's a Sunday or Christmas day. If that happens, we'll take that month's fee on the next business day but keep taking future fees on 28th of each month.</p> <p>We'll charge this fee even if you don't use the benefits available with this account. You'll only pay one fee for maintaining the account in each monthly statement period.</p> <p>If you don't have enough money to cover the monthly fee, we'll still take it, and your account may go into an unarranged overdraft. We won't charge you any interest or fees on the amount of the unarranged overdraft.</p> <p>Once you pay your monthly fee, any part of the fee that relates to the insurance products that come with the Santander Edge Explorer current account will be treated as paid to the insurance providers. This means you don't need to pay anything else to the insurance providers unless you want to buy an upgrade to extend your cover (for example, you might need to pay extra to be covered for pre-existing medical conditions). These upgrades aren't part of the Santander Edge Explorer current account.</p>
<p>Insurance and other benefits</p>	<p>This account comes with 3 insurance products:</p> <ul style="list-style-type: none"> ◦ Worldwide family travel insurance, administered and underwritten by Chubb European Group SE (Chubb). ◦ UK & European breakdown cover, underwritten by AWP P&C SA and administered by Allianz Assistance a trading name of AWP Assistance UK Ltd. ◦ Worldwide family mobile phone insurance, administered by Likewise Device Protection UK Limited and underwritten by Aviva Insurance Limited. <p>As well as your insurance benefits, you have access to a 24/7 virtual GP service when you're in the UK which is arranged by Chubb and provided by Teladoc Health UK.</p> <p>Worldwide family travel insurance is only provided to you and others insured under this policy up to your 75th birthday and only while they are under 75 too. That means if you're under 75 but others insured on the policy are over 75, they won't have insurance cover. Coverage will end for everyone once you turn 75.</p> <p>These benefits are only provided to the account holder(s) and other eligible people as defined in the Insurance Policy Wording Booklet.</p> <p>If you have a joint account, you'll both be named on the insurance policies. This means that any information you disclose to the insurance providers, such as any pre-existing medical conditions or claims history, can be seen by both joint account holders.</p> <p>We may still provide you with this account if you can't use some of the insurance benefits, but you will continue to pay the same monthly account fee.</p> <p>You can find more details about your insurance benefits, including specific eligibility requirements, any exclusions and when changes may be made in the Insurance Product Information Documents and Insurance Policy Wording Booklet. We'll give you these when you apply for this account and send you a copy when your account is opened. You should read these documents carefully to make sure that you understand the cover you'll get and any specific eligibility requirements you need to meet to be able to claim.</p>
<p>Your interest and when we'll pay it</p>	<p>We don't pay any interest on the account.</p>

Cashback

What is cashback?

Cashback is a monthly reward we pay into your account if you meet the conditions for earning cashback. It's based on Direct Debit payments you make to pay bills for your home or personal use as well as purchases you make in the UK with your debit card.

We pay the cashback amount, not the business you pay a bill to. It doesn't affect any other offers they may give you.

How much cashback can you earn?

You can earn a percentage of the amount of each qualifying payment as cashback.

Cashback category	Cashback	On these payments
Direct Debits	1%	<ul style="list-style-type: none">○ Council tax○ Gas and electricity○ Water bills○ Mobile and home phone bills, broadband and paid-for TV packages
Debit card spend	1%	<ul style="list-style-type: none">○ Supermarket purchases in the UK○ Travel (including fuel, train tickets, bus tickets and electric vehicle charging)

Remember

- You'll only earn a maximum of £10 a month in cashback on payments within each cashback category.
- This means you can earn up to a maximum of £20 cashback in any monthly period.

How do we calculate cashback?

We'll calculate cashback on the amount of each qualifying payment made during each monthly period.

If you get any refunds from any business, you've paid using your debit card or by Direct Debit, they'll reduce the amount of the qualifying payment. You'll only earn cashback on the overall amount the business has received.

Remember

- Sometimes a Direct Debit might be taken on a different day than you expect. We can't always control this. If the payment is made outside a monthly period, it might affect the amount of cashback you earn.
- To avoid this, you can ask us to change your statement date or ask the business you're paying to collect your Direct Debit on another day.

What is a monthly billing period?

This isn't a calendar month. It's usually the period between the date you opened your account (or the monthly anniversary of that date) and the same date in the following month. This is the same period as your monthly statements.

What payments aren't covered by cashback?

Any payments which aren't in the table above. For example, you won't earn cashback on Direct Debit payments for business purposes, Liquid Petroleum Gas or bottled gas.

When we'll pay your cashback

We'll pay the cashback amount into your account at the end of each monthly period. You can find this date by checking your statement.

If you close your account during a monthly period, we won't pay you any cashback you may have earned up to that point.

<p>Qualifying payments and spend</p>	<p>Direct Debit cashback</p> <p>You'll only earn cashback if your Direct Debit is to a business on the Santander Edge Explorer current account Eligible Originators Classification Listing for these household bills:</p> <ul style="list-style-type: none"> ◦ Council tax. ◦ Gas and electricity. ◦ Water. ◦ Communications. <p>The listing shows all eligible businesses. You can check the businesses that are covered by searching the listings on our website.</p> <p>We've built the listing using the BACS Originator Identification Number table. This gives a unique number for each business that uses the Direct Debit Scheme. The cashback payment is based on the identification number of the business who takes your Direct Debit.</p> <p>If you think you've not received cashback for a Direct Debit or a business is missing, let us know and we'll look into this.</p> <p>Debit card spend cashback</p> <p>You'll only earn cashback on debit card purchases at a merchant on the Santander Edge Explorer current account Eligible Merchant Category Classification Listing. The listing shows all merchants with eligible merchant category codes (these are codes based on the type of things they sell). This includes:</p> <ul style="list-style-type: none"> ◦ Supermarkets – Supermarkets & Grocery Stores (5411, 9751, 5499) ◦ Travel – Petrol (5541, 5542, 9752) ◦ Travel – Commuter Transport (4111) ◦ Travel – Railway (4112, 4011) ◦ Travel – Bus Lines (4131) ◦ Travel – EV Charging (5552) <p>We don't control what merchant category code is given to a merchant. So in some cases a merchant might sell something that looks eligible for cashback but because of their code, the transaction isn't eligible.</p> <p>Changes to the Santander Edge Explorer current account Eligible Originators Classification Listing</p> <p>We may update the listing at any time to add or remove businesses or to reflect changes in their services. For example, we may remove businesses that only provide services for business purposes or that provide services for both personal and business purposes using the same identification number.</p> <p>If we agree a business is missing or a category should be changed, we'll update our listing. You'll only earn cashback on payments you make after we update the listing. We won't change the cashback you've earned on payments you made before this happens.</p>				
<p>Overdraft interest and fees</p>	<p>We'll charge you interest and fees if you use an arranged overdraft.</p> <p>Arranged overdraft interest rate</p> <p>Representative 39.94% APR / EAR (variable)</p> <table> <tr> <td data-bbox="486 1771 979 1823">What does APR mean?</td><td data-bbox="979 1771 1474 1823">What does EAR mean?</td></tr> <tr> <td data-bbox="486 1823 979 2024">This is the Annual Percentage Rate. It shows the overall cost of the credit as an annual rate. It takes into account the interest, charges and any other cost involved in getting credit, which makes it easy to compare across the market.</td><td data-bbox="979 1823 1474 2024">This is the Effective Annual Rate. It represents the yearly cost of an arranged or unarranged overdraft. It takes into account how often we charge interest to the account and does not include any other fees or charges.</td></tr> </table>	What does APR mean?	What does EAR mean?	This is the Annual Percentage Rate. It shows the overall cost of the credit as an annual rate. It takes into account the interest, charges and any other cost involved in getting credit, which makes it easy to compare across the market.	This is the Effective Annual Rate. It represents the yearly cost of an arranged or unarranged overdraft. It takes into account how often we charge interest to the account and does not include any other fees or charges.
What does APR mean?	What does EAR mean?				
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Overdraft interest and fees (continued)

We won't charge you any interest or fees if:

- you use an unarranged overdraft
- we allow a payment despite lack of funds, or
- we refuse a payment due to a lack of funds.

All overdrafts are subject to status. We may require you to repay the amount you owe in full on demand at any time. If our rates and fees increase, we'll give you at least 2 months' personal notice.

How much does the overdraft cost in pounds and pence?

To help you understand the cost of an overdraft, the table below shows how much the cost of borrowing £500 through an arranged overdraft costs for this account. If you borrow more than this or for a longer period, the cost will be proportionate and may be higher.

For 7 days	For 30 days	For 60 days
£3.27	£14.01	£28.12

This illustration assumes:

- you're £500 into an arranged overdraft from the first day of the period of illustration
- you don't make any payments in or out of your account
- your statement period starts on the first day of the period of illustration and the period of illustration starts in a 30 day month.

The illustration excludes the monthly account fee as you'll need to pay that whether or not you use your arranged overdraft.

There's no monthly overdraft fee cap for this account. If you have an arranged overdraft on your account and you go beyond your limit, we won't charge you any interest on the portion of your balance that's above your limit. However, interest will still apply to the portion of your balance within your limit.

Helping you keep on top of your account and overdraft

If we have your mobile number, we'll send you free text messages when:

- you make a payment that may take your account into an unarranged overdraft,
- you make a payment that may take your account into an arranged overdraft,
- we refuse a payment due to lack of funds or intend to refuse a future payment due to a lack of funds.

We'll send these alerts before we charge you any interest or fees so you have time to pay money into your account to avoid or reduce these charges. We'll send these alerts by text, push notification, and/or email, so it's important you tell us if your mobile number or email address changes.

You can change or turn off these alerts at any time using Online or Mobile Banking or by contacting us in branch or by phone.

We can also send you other alerts about your account. You can find out more about these alerts on our website and register for them in Online or Mobile Banking, in branch or by calling us.

You can find out more about overdrafts at [santander.co.uk](https://www.santander.co.uk) by searching 'overdraft'.

<p>Other account benefits</p>	<p>You can make CHAPS, international payments and foreign currency payments for free from this account. We won't charge you the usual £25 fee.</p> <p>Other banks might charge you fees. These are outside our control.</p> <p>You may also be eligible for exclusive products with better rates. For more information see our website.</p> <p>If your Santander Edge Explorer current account is closed, we can close your other exclusive product(s) or switch you to a different one.</p> <p>We will not charge you for using your debit card to withdraw cash and make payments in the local currency outside the UK. (We will apply a 0% foreign conversion fee)</p> <p>The 0% foreign conversion fee applies 3 working days after you've opened or transferred to the Santander Edge Explorer current account. If you use your debit card outside of the UK before then, the standard foreign currency conversion fee of 2.95% will apply. This fee is non-refundable.</p> <p>We'll apply the current Mastercard exchange rate to any purchases or cash withdrawals you make in the local currency. Local banks may charge their own fees when you use one of their cash machines.</p>
<p>Changing your account</p>	<p>We can convert your Santander Edge Explorer current account to one that doesn't charge a monthly fee if we think it's no longer the right account for you. For example, where you no longer continue to meet the account's eligibility requirements, or if we notice that the monthly fee may be more than the benefits you receive from your account and any related accounts. We'll tell you before we do this to let you know what your options are. You can also close your account or change it to another one at any time.</p> <p>We may also convert your account to another one in our range if you're no longer able to receive an insurance benefit that comes with it. For example, if an insurance provider can no longer provide cover for you. We'll usually tell you before we do this but in some cases, we may need to do this immediately, for example, where we reasonably believe you've made a fraudulent insurance claim.</p>
<p>Statements and other important information</p>	<p>We'll send your statements and other important information about your account using Online and Mobile Banking unless we're required to send them another way.</p> <p>You'll also receive insurance documentation and other important information about your insurance benefits digitally unless we, or the insurers, are required to send them another way.</p> <p>You'll need to give us a valid email address and sign up for Online Banking when you open this account, as we'll email you when we've sent any documents to you.</p> <p>You can also change your preferences and ask for paper documents instead.</p> <p>We'll also send you a regular eligibility statement to remind you of your insurance cover that applies to your account.</p>
<p>Changing the insurance products</p>	<p>From time to time, we may change the insurer of any of the insurance benefits on your account. We'll write to you at least two months before this happens with details of the replacement insurer and any proposed changes to the terms and conditions.</p> <p>By applying for this account:</p> <ul style="list-style-type: none"> ◦ you give us permission to transfer your data to the replacement insurer for the purposes of the insurance to be offered by them, and ◦ you consent to the replacement insurer providing insurance to you. <p>This will make sure that there's no break in your insurance cover and doesn't affect your cancellation rights. You can write to us at any time to withdraw your consent to this.</p>

<p>If you change your mind</p>	<p>Tell us if you change your mind.</p> <p>You can close your account at any time during your 'cancellation period' – we won't charge you for it. This is 14 days, starting the day after we confirmed your account is open. If you do this, we'll return your money. We'll do this as soon as we can (and within 30 days from when you tell us).</p> <p>You can also close your account at any other time outside this cancellation period – we won't charge you.</p> <p>If you want to cancel any of your insurance benefits, you'll need to close your Santander Edge Explorer current account or transfer it to another one in our range. You can't keep this account and cancel your insurance benefits – they come as a package. If you've purchased any insurance upgrades, the insurance provider will contact you directly to explain what will happen to your upgrades when you cancel your insurance policy.</p>
<p>Declaration</p>	<p>By applying for this account you declare that:</p> <ul style="list-style-type: none"> ◦ You've received a copy of the General Terms and Conditions and Important Information, this Key Facts Document and our Data Protection Statement. ◦ You agree to the general terms and these specific conditions. ◦ You've received the Insurance Policy Wording Booklet and Insurance Product Information Documents. <p>If you've any questions about the account or the terms and conditions, please contact us before you apply.</p>

The following information, other than the Pre-Contractual Information for Arranged Overdrafts section, does not form part of our agreement with you

How we provide our services

We don't give advice

Unless we tell you otherwise, we won't give you financial advice as part of the services we provide you. However, we will give you information to help you make decisions about your finances.

Put simply

We won't give you advice to help you decide if a product is right for you. We'll give you information to help you make decisions.

Our regulatory status

We're authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website, [fca.org.uk/register](https://www.fca.org.uk/register)

We're a member of the Financial Services Compensation Scheme (FSCS) – ask for a leaflet in branch for more information.

Put simply

We're authorised and regulated by the Prudential Regulation Authority and also regulated by the Financial Conduct Authority. We're also a member of the Financial Services Compensation Scheme.

We keep your information confidential

We'll keep the information you give us confidential in line with our policies and the regulations we need to follow. On joint applications your information may be shared with the other applicant, and you must have their permission if you provide their information to us. We may share some information about you with other companies in the Santander Group, our service providers and regulators, the courts and the Financial Ombudsman Service for particular purposes.

You can find more on how we use your information, who we share it with and your data protection rights in our Data Protection Statement. You can also check the 'Using My Personal Data' booklet – visit our website or ask us for a copy.

Put simply

The information you give us is treated confidentially and in line with data protection legislation and our Data Protection Statement. For more information on your data protection rights you can ask for a copy of the 'Using My Personal Data' booklet.

We'll need to do some credit and other checks on you

If you apply for a credit product with us, for example a credit card, a loan or current account that offers an overdraft, we'll carry out a search of your credit file (and your Business credit file if you apply for a Business product) with a credit reference agency before we decide to lend money to you. This search, including details about your application, will be recorded on your credit file. For a short period, this may affect your ability to get credit elsewhere. If you make a joint application, the credit reference agencies will 'link' your records together. We'll look at these results and decide if it's suitable to open the account and offer credit where requested. If it's not, we'll decline your application and let you know. If we give you a credit card, a loan or a bank account, we'll also share information with credit reference agencies about how you manage your account.

You can find more information in the 'About your application and credit scoring' leaflet available on our website.

Put simply

If you apply for a credit product, we will carry out a credit search to make a decision on your application and this will be recorded on your credit file (and your business credit file if you apply for a business product). Records will be linked together on joint applications.

Making a complaint

If you're unhappy with our service for any reason, please contact us. We'll try to resolve your issue as quickly as we can.

Message us by using 'chat' in Online or Mobile Banking

Call our dedicated complaints team on **0800 171 2171**

Write to us Complaints, Santander UK plc, Sunderland, SR43 4GD

Speak to us in person by visiting any Santander branch

You can also get further information on our complaints process on our website or in our complaints leaflet. Ask us if you'd like a copy of this.

If you're not happy with how we deal with your complaint, you may be able to refer it to the Financial Ombudsman Service. To find out more, visit **[financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)**

If you're not happy with a service or product you've received from the insurance providers

You can find information on how to make a complaint in each of the insurance policy documents included within the Insurance Policy Wording Booklet.

Pre-Contractual Explanation

What is an overdraft?

An **arranged overdraft** is a loan through your current account which happens when your balance is below zero and allows you to borrow up to an agreed limit. The amount we agree to lend depends on your personal circumstances. You can discuss a new arranged overdraft, or a limit increase for an existing arranged overdraft through Online Banking, by calling us on **0330 9 123 123** or by speaking to us in branch.

An **unarranged overdraft** is where a transaction takes your balance below zero without an arranged overdraft in place or beyond your agreed arranged overdraft limit. These transactions are automatically treated as requests for an unarranged overdraft.

When you try to make a payment that would take you into an unarranged overdraft, we decide whether to allow the payment to go through based on your individual circumstances. There are certain types of transactions we can't stop which you may incur charges for.

Details of the costs for using an overdraft can be found in your account's Key Facts Document. You can also check how much this may be by using our overdraft cost calculator available at **santander.co.uk**. You can find out if you may be eligible for an overdraft by using the eligibility tool available at **santander.co.uk**

There are other types of borrowing, such as loans and credit cards, which could provide cheaper alternatives depending on your personal circumstances. Visit our website, **santander.co.uk** to find out more.

We can ask you to repay any overdraft at any time in line with our General Terms and Conditions.

Put Simply

An overdraft lets you borrow through your current account. Having an overdraft can be useful as a back-up to help you deal with short term, unexpected costs. It is not suitable for longer term borrowing.

An **arranged overdraft** is when we agree a set amount you can borrow from us. You need to apply for an arranged overdraft before you can use one, either when you apply for a current account or at any time afterwards.

An **unarranged overdraft** is when your account either goes over your arranged overdraft limit or overdrawn without an arranged overdraft in place. We may choose to allow or reject transactions which could take you in an unarranged overdraft. There are certain types of transactions we can't stop which you may incur charges for.

The costs for using an overdraft are set out in your Key Facts Document.

We may ask you to repay all or part of your overdraft at any time, but we'll try to notify you of this before.

How is your credit file impacted by applying for or using an overdraft?

When you apply for a new or an increase to your existing overdraft, we'll perform a 'credit search'. This means we check details of your credit history with certain credit reference agencies who will keep a record of that search including details about your application with us.

If a credit search is completed but we do not give you an overdraft or overdraft increase, or you remain in an overdraft position for a long period of time, a record will stay on the files that the credit agencies keep on you and may impact other provider's decisions.

Put Simply

Because you're asking to borrow from us, we'll check your financial history with the main credit agencies. This is called a credit search. A record of the credit search stays on your file and may affect other provider's decisions.

If you don't make repayments either when due or at our request, this can affect your credit rating. This may make it more difficult or more expensive for you to get credit from us or another lender in the future.

How to request a reduction or a removal of an arranged overdraft?

An overdraft has no fixed end date but we will review it regularly and have the right to change your arranged overdraft limit at any time. You can reduce or cancel your arranged overdraft facility at any point in Online Banking, by calling us or in branch.

If you cancel your arranged overdraft you must repay the money that you have borrowed under your arranged overdraft before the cancellation can be completed. You must also pay all the fees and interest applicable to your overdraft.

Put Simply

Your arranged overdraft doesn't have a specific end date and the amount can be reduced or cancelled at any point by either yourself or us.

If you cancel your arranged overdraft, you must repay the overdraft amount and fees/interest before this can be completed.

What are overdraft alerts and why do you receive them?

We'll send you overdraft alerts to help you keep an eye on your accounts and avoid or reduce charges. We'll send them by text, push notification, and/or email, so it's important you tell us if your mobile number or email address changes. Our regulator asks us to send these alerts, so we'll auto-register you for them. You can customise them after your account has been set up.

Put Simply

There are some messages we need to send you about your overdraft due to certain regulations. We'll text these to your mobile number, send you a push notification, and/or send you an email. If you haven't provided an up to date mobile number or email address, we may not be able to provide the alert in time to help you manage, avoid or reduce charges.

Pre-Contractual Information for Arranged Overdrafts

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 have assumed that this will be £1,200. The actual amount, which may be different from this figure, will be confirmed in the Arranged 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

If you use your Arranged Overdraft within your agreed limit, the following charges will apply:

Arranged Overdraft Usage Rates, Fees and Charges

Representative 39.94% APR/EAR (variable) will be applied on the amount of Arranged Overdraft you use.

If you have switched your account, you will not be charged interest for an arranged overdraft for the first four months.

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 will 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 will 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 Condition 1 of this Pre-contractual information for Arranged Overdrafts.

Registration

Firm Reference number 106054.

Company number 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:



The Financial Ombudsman Service, Exchange Tower, London E14 9SR.



0800 0 234 567 free for people phoning from a fixed UK land-line and mobiles from within the UK or
0300 123 9 123 free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.



complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Other important information about your account

1. Making payments in and out of your account

Cards

Unless you tell us otherwise and subject to status, a Santander debit card will be issued to you (if you qualify this will include contactless functionality).

Your card	Shops	Internet	Cash machine	Abroad
Santander debit card	✓	✓	✓	✓
Cash card	-	-	✓	✓

Fees may apply when using your card abroad. You can only use your cash card abroad to make cash withdrawals using cash machines.

You'll receive more information with your card and PIN when they arrive.

Chequebook

A chequebook can be requested (subject to status). Please ask in branch or contact **0330 9 123 123** for more details.

Paying money in and out

You can pay in cash or cheques at Santander cash machines in the UK and Santander branches and at a Post Office® branch. You can receive regular payments into your account, such as your salary. If you pay in a cheque at a Post Office branch, we'll normally receive it two days later.

You can send money within the UK using Faster Payments, Direct Debits and standing orders. You can also pay bills, set up recurring transactions and make payments in a foreign currency. For more information on any of these including details on when payments clear, please refer to the General Terms and Conditions for Current Accounts and Savings Accounts, or ask a member of staff.

2. Keeping track of your accounts

Statements

We recommend that you check your statement carefully, and let us know as soon as possible if there are any mistakes or any unauthorised transactions by calling us on **0330 9 123 123**. For further information and how we provide you with information on transactions on your account please refer to the General Terms and Conditions for Current Accounts and Savings Accounts.

Paper-free

When you open your account, it will be set to paper-free, unless you've told us you want to receive your statements and other documents in a different way. This means that your statements and other important information (including notification of changes to your account or services) will be sent to your 'Mailbox' in the Mobile Banking app or to your 'Statements and documents' in Online Banking. There may be some instances where we still need to send you information via the post. We'll continue to send you paper-free documents until you tell us otherwise or if we identify that you've not been regularly accessing Online or Mobile Banking.

Please note that your paper-free preferences will also apply to the insurance documentation.

Access your account using Online, Mobile, Telephone Banking and at a Post Office branch.

- Visit **santander.co.uk/register** or call us on **0330 9 123 123** to register for Online Banking.
- For more information on Mobile Banking, visit **santander.co.uk/mobilebanking**
- If you want to speak to us, call us on **0330 9 123 123**. If you're dialling internationally, call **00 44 1908 237 963**. If you have difficulties with your hearing or speech, and if you have a textphone, please use Relay UK by calling us on **18001 0330 9 123 123**.
- You can also complete balance enquiries, cheque deposits, cash deposits and cash withdrawals using any Post Office branch. If you withdraw cash at a Post Office branch, you will need a cash or debit card and your PIN. Opening hours, services and transaction limits may vary. For more information about these services, visit **santander.co.uk**.

Account alerts

You'll be auto-registered for some alerts about your account. For more information visit **santander.co.uk/alerts**

For more information about ways to manage your account, pick up a leaflet in branch or visit **santander.co.uk**

Financial difficulties

We've got lots of help and support on our website **santander.co.uk**. Use our free financial health check to get tips to help you manage your money. Search 'If finances are a struggle' online or on our website.

If you'd prefer to speak to someone independent there's help available. We've partnered with PayPlan. They offer free and independent advice over the phone or online. PayPlan can help cut your costs and reduce the amount you're paying out. They can complete a benefits check to make sure you get what you're entitled to. Call PayPlan on **0800 280 2816** or go to **payplan.com**

Alternative formats

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'.

Our rights under our agreement with you

The general terms and conditions set out our relationship with you and explain how your account will operate. Under those terms, we have a number of rights that you should be aware of. These include:

- Refusing or delaying payments
 - We can refuse to make a payment from your account or to accept a payment into your account for various reasons. These are set out in the general terms and conditions and include a number of reasons related to concerns about possible scams, fraud or the security of your account.
 - We can also delay payments while we investigate. This could mean you're late in paying someone you need to pay.
 - If we remain concerned, we may refuse to make the payment even if you have checked it and confirmed you want it to go ahead.
- Blocking access to your account
 - We can block access to your account for various reasons, including if we have concerns about security or fraud. We can also block access if you don't give us information we need from you.
 - We may retain money in your account and not pay it to you in some situations. We'll only do this if another person claims that the money belongs to them or you don't address any concerns we have about the origin of the money.
 - We can block a third party provider from accessing your account if we think they don't have consent or are acting fraudulently.

- Taking money out of your account
 - We can take money out of your account in a number of situations set out in the general terms and conditions.
 - We can do this if we paid you the money by mistake or if we think you received the money from someone else by mistake and we're asked to return it.
 - We can also do it if we paid you a refund and then find out you weren't entitled to it.
 - We can take money from your account to repay amounts you owe us or another Santander company.
- Changing or ending the agreement
 - We can change the interest rate (unless it's fixed), fees or other terms at any time by giving you notice. The reasons when we can do this are set out in the general terms and conditions.
 - We can end this agreement immediately for various reasons set out in the general terms and conditions, including if you break the agreement, are abusive to our staff or misuse your account.
 - We may ask you to repay any overdraft you have immediately at any time but we'll usually give you notice.

Financial Services Compensation Scheme (FSCS) Information Sheet



Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS') ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: cahoot, Santander Business and Santander Corporate & Commercial trading names.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Retail accounts: 0330 9 123 123 For all Santander Corporate and Commercial accounts: 0333 207 2229 For Business Banking accounts: 0330 678 2456 For all cahoot accounts: 0330 678 2811
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot, Santander Business and Santander Corporate & Commercial trading names.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3