

Banking

Your journey starts here



Current accounts to suit you

We've built a range of current accounts to suit your needs.

Our range of adult current accounts

	In-credit interest	Cashback on household bills	Overdraft (see important information below)	Santander debit card	Monthly fee	Page
11213 Current Account	Yes	Yes	Yes	Yes	£4	3
Select Current Account (eligibility applies, see page 3)	Yes	Yes	Yes	Yes	£4	3
11213 Lite Current Account	No	Yes	Yes	Yes	£2	3
Everyday Current Account	No	No	Yes	Yes	No	5
Choice Current Account	No	No	Yes	Yes	£10	5
Basic Current Account (aged 16 or over)	No	No	No	A Santander Top-Up debit card and a cash card	No	5

For all our accounts you must be 18 or over and live in the UK for tax purposes, unless otherwise stated. Overdrafts and receiving a debit card depend on your personal circumstances. If you use an Arranged Overdraft, there may be a cost for doing so; you can find details about these costs and full product details in the relevant Key Facts Document. You can ask for a copy at any branch or visit [santander.co.uk](https://www.santander.co.uk). You must repay any overdraft when we ask, in line with our General Terms and Conditions. Please speak to a member of staff for further details.

Our range of current accounts for under-18s, students and people who are new to the UK

	In-credit interest	Cashback on household bills	Overdraft (see important information above)	Santander debit card	Monthly fee	Page
11213 Mini Current Account Account for under-18s *No cards are issued for accounts held in trust	Yes	No	No	Yes* (or cash card)	No	6
11213 Student Current Account Account for students	No	No	Yes	Yes	No	6
Essentials Current Account Account for people who are new to the UK (moved to the UK less than 12 months ago and employed or in the UK to study)	No	No	No	Yes	£1	6

Other information

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Be part of 11213 World	A world offering over a range of benefits.	5
Your money, your way	Manage your money, however suits you best.	7
Retailer Offers	Earn up to 15% cashback from a range of major retailers.	8
Digital ways to pay	Explore innovative ways to pay.	8
Switch your account to us	Stress-free switching in just 7 working days.	9

11213 Current Account, 11213 Lite Current Account and Select Current Account

Our accounts that pay you cashback on your household bills for a monthly fee. With the 11213 Current Account and Select Current Account, you also get interest on your balance.

	11213 Current Account and Select Current Account	11213 Lite Current Account
Monthly fee to maintain the account (taken automatically each month)	£4	£2
Cashback on household bills	Yes	Yes
Interest on your balance	Yes	No
Paper-free account*	Optional	Yes
Eligibility to receive benefits	Pay at least £500 into your account each month Excludes payments from Santander personal accounts you're named on	
	Have at least two active Direct Debits set up on your account	
	Pay any qualifying household bills by Direct Debit	
		Log on to Online or Mobile Banking at least once every 3 months
Other features	<ul style="list-style-type: none"> - Chequebook and Santander contactless debit card - Retailer Offers - Free text and email alerts - Online, Mobile and Telephone Banking and UK branch access 	
*Once the account has been open for at least 24 hours, you can update your account settings at any time to start receiving statements and other correspondence by post.		

Select Current Account

The current account that gives you a more personal banking service through Santander Select. As well as interest on your balance and cashback on your household bills, it also provides an exclusive Santander debit card with enhanced features, and an emergency cash advance service. **To join Santander Select you need to open a Select Current Account and pay in your main income of at least £5,000 per month (excluding transfers from other Santander accounts), or keep £75,000 in any Santander investments, savings or current account.**



Get cashback on your household bills with our 11213 range.



1% cashback
up to £5

On council tax, mobile and home phone bills, broadband and paid-for TV packages and Santander monthly mortgage payments



2% cashback
up to £5

On gas and electricity bills, Santander Home Insurance premiums (policies administered and underwritten by Aviva Insurance Limited) and Santander life protection premiums (policies administered and underwritten by Aviva Life & Pensions UK Limited)



3% cashback
up to £5

On water bills

Cashback is paid on Direct Debits made directly to the provider. If your water bill, for example, is included within your council tax bill, cashback will be paid at the rate applicable for council tax, as it isn't possible to identify the proportion of the payment that relates to water. Cashback on water and council tax bills applies to rates in Northern Ireland.

Exclusions apply: cashback is not paid on TV licence, LPG/Calor gas, maintenance contracts (e.g. boiler repair cover), other insurance contracts, commercial use or commercial mortgages.

Also get interest on your balance with the 11213 Current Account and Select Current Account

Monthly interest of **0.30% AER/gross***
(variable) paid gross on your entire balance up to £20,000.

*Rates are rounded to two decimal places and interest is paid monthly. Please refer to page 9 for more information on how we pay interest. We automatically work out how much interest you've earned. AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the interest rate we pay where no income tax has been deducted. You may hold a maximum of two 11213 Current Accounts or Select Current Accounts, one in your own name and one in joint names.



Be part of 11213 World

A world offering customers a range of benefits. Opening one of our 11213 Current Accounts means you'll be part of 11213 World, with access to a range of benefits like cashback, interest, preferential rates and special deals:

- ✓ Preferential rates on our range of savings products
- ✓ Offers on our personal loans (see note 1)
- ✓ Reduced annual management charges on investment funds

Note 1: Credit subject to status and eligibility criteria. You must be a permanent UK resident aged 21 years or over.

A 11213 World customer is someone who holds one of our 11213 Current Accounts or the 11213 Credit Card (including additional 11213 Credit Card holders). Trustees are not classed as 11213 World customers. Customers must meet the eligibility for each product and 11213 World Offer. Santander Select and Private customers also have access to 11213 World Offers. Offers subject to availability and may be withdrawn at any time.

Other current accounts

Everyday Current Account

All you need for day-to-day banking.

This is our standard current account offering all the facilities you'd expect, with no monthly fee. It comes with a Santander debit card and the option of an Arranged Overdraft.

Everyday Current Account features

- ✓ Santander debit card (contactless subject to eligibility)
- ✓ Earn up to 15% Cashback with Retailer Offers
- ✓ Arranged Overdraft
- ✓ Chequebook
- ✓ Free text and email alerts
- ✓ Online, Mobile and Telephone Banking and UK branch access

Choice Current Account

Control your overdraft charges.

For a £10 monthly fee to maintain the account, the Choice Account is designed to limit the amount you can be charged for using an Arranged Overdraft. For more information about our charges, overdrafts and managing your finances, speak to a member of staff or visit [santander.co.uk](https://www.santander.co.uk)

Basic Current Account

Stay in control of your finances.

If you don't qualify for a standard current account, are new to the UK, or need extra support managing your money, this account could be for you. It comes with no monthly fee, overdraft or chequebook. It allows you to receive money in, pay money out and comes with a Santander Top-Up debit card and a cash card. If you've moved to the UK less than 12 months ago, you may also wish to find out more about our Essentials Current Account (page 6).

Basic Current Account features

- ✓ Top-Up card and cash card
- ✓ Free text and email alerts
- ✓ Online, Mobile and Telephone Banking and UK branch access
- ✓ Earn up to 15% Cashback with Retailer Offers

We provide Home, life, car and travel insurance to help you get the cover you need.

For more information visit [santander.co.uk](https://www.santander.co.uk)

Our current accounts for under-18s, students and people who are new to the UK

11213 Mini Current Account

The 11213 Mini Current Account is designed to offer flexible and adaptable banking, in a safe and controlled way.

For children under the age of 13, the account must be opened in trust by an adult with parental responsibility. At any time from the day after the account is open, the adult has the option to remove the trust for all children aged 11 and over.

For 13-18 year olds, the account is opened and managed in the child's sole name, enabling children and young adults to take their first steps to financial independence.

Only one 11213 Mini Current Account is allowed per child (including accounts that are held in trust). Trustees may operate more than one 11213 Mini Current Account for different children.

11213 Student Current Account

To make the most of your freedom at university, you'll want a current account that makes managing your money easy.

For students in higher education on an undergraduate course, with a free four-year 16-25 Railcard (see the note below) and an interest-free Arranged Overdraft.

To be eligible for the 16-25 Railcard, you must: be accepted for a 11213 Student Current Account, use the account as your main account, paying in £500 each academic term, and register for Online Banking. You must be in your first year to open the account, or any year if you switch from another provider. If you'd like to apply for a 11213 Student Current Account but you already have another Santander current account open, then that account will need to be transferred or closed first. For accounts held in trust, the trustee will have to agree to remove the trust before you can transfer. Limit of one 11213 Student Current Account per person. Terms and conditions apply. The Railcard will be issued and maintained by ATOC Ltd.

Essentials Current Account

If you've recently moved to the UK to study or work, the Essentials Current Account could help you get started.

This account gives you access to banking facilities in the UK and allows you to build up a credit history that may enable you to access additional banking facilities with Santander in the future (subject to status).

It has a £1 monthly fee to maintain the account and comes with a contactless Santander debit card. There is no overdraft facility or chequebook with this account.

Limit of one Essentials Current Account per person.



Visit [santander.co.uk](https://www.santander.co.uk)



Your money, your way

We have a variety of convenient, simple and secure ways to manage your money, however suits you best.



Online and Mobile Banking

Here are just a few of the things you can do:

- ✓ Check your balance and view up to 7 years of transactions
- ✓ Transfer money and make payments
- ✓ Set up free SMS and email alerts
- ✓ Be reminded of your Santander debit and credit card PINs.

Visit santander.co.uk/uk/help-support/digital-ways-to-bank



In branch

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



Cash machines

Access 24/7 services at our cash machines.



Telephone Banking

Call us on **0800 9 123 123**



Post Office banking

Do your everyday banking at your local Post Office: pay in cash and cheques or withdraw money from your account.

Visit postoffice.co.uk/everydaybanking for more information or find your local Post Office branch at postoffice.co.uk/branchfinder



For more information about the ways you can manage your money and digital payments, pick up our brochure **Your money, your way** in branch.



Digital ways to pay

Contactless payments with your digital device

Link your Santander debit or credit card to your device and pay wherever you see the contactless symbol. We support:



Visit santander.co.uk/personal/support/ways-to-bank/pay-with-your-phone for more information.

Excludes ATM only and Top-Up debit cards.

Mobile-to-mobile payments with Paym

Paym is a mobile-to-mobile service that lets you send and receive payments quickly and securely using just a mobile number. No need for sort codes or account numbers.



Visit santander.co.uk/uk/help-support/paym for more information

Earn up to 15% cashback with Retailer Offers

Retailer Offers is a free service available through Online and Mobile Banking. Once switched on, you could earn up to 15% cashback at a variety of major retailers when you use your Santander debit or credit card.

Here are some examples of retailers you could get offers from:



COŠTA



Visit santander.co.uk/uk/retailer-offers for more information.





Switch your account to us

Stress-free switching in just 7 working days.



- You can either switch into a new account, or one you've already got with us.
- Choose when your switch starts – this can be up to 60 days in the future.
- Our dedicated switcher team manage the switch of all your Direct Debits, standing orders and your salary.
- We'll close your old current account – any payments will be redirected to your new account.
- You'll get a four month interest-free Arranged Overdraft when you switch to us. After the interest-free period, Arranged Overdraft interest may apply, depending on your account. Visit [santander.co.uk](https://www.santander.co.uk) or ask in branch for more information. Overdrafts are offered depending on your circumstances.
- We're members of the Current Account Switch Service, which means your switch is backed by the Current Account Switch Guarantee (see note 2).

Note 2: The Current Account Switch Guarantee applies for any switch made from a bank or building society taking part in the Current Account Switch Service scheme.

How we pay interest

Interest payments will be paid using the gross rate. This means all the interest we pay you will be without tax deducted. If the total amount of interest you receive exceeds any personal savings allowance to which you're entitled, you may have to pay tax at the applicable rate. This would need to be paid directly to HM Revenue and Customs (HMRC). For more information, please visit [gov.uk/hmrc/savingsallowance](https://www.gov.uk/hmrc/savingsallowance). We work out interest daily and pay it monthly.

To find out more



Talk to us in branch



Visit [santander.co.uk/
currentaccounts](https://santander.co.uk/currentaccounts)

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would 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.

Information correct as at April 2021.

Whether we accept your application depends on your circumstances.

For full details of each current account Terms and Conditions, interest rates and fees, see the General Terms and Conditions for Current Accounts and Savings Accounts and the relevant product Key Facts Document. You can ask for a copy at any branch or visit santander.co.uk. When you apply for an account we may need to see proof of identity to confirm your details.

We are responsible lenders – Santander in the UK adheres to The Standards of Lending Practice, which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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Santander Home Insurance is administered and underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Santander Life Insurance Plan, Life & Critical Illness Plan, Critical Illness Plan and Over 50s Life Insurance policies are administered and underwritten by Aviva Life & Pensions UK Limited, registered in England No 3253947, Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896. Member of the Association of British Insurers. www.aviva.co.uk

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