

Please keep for future reference



Talk to us in any Santander branch in the UK



santander.co.uk



Call us on **0330 9 123 123**

Basic Current Account (with top-up debit card) and EU Basic Current Account (with top-up debit card)

Key Facts Document (including Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List)

Effective from 25 April 2024

These Specific Terms and Conditions apply in addition to our General Terms and Conditions and cover your Basic Current Account (with top-up debit card) and EU Basic Current Account (with top-up debit card)

This Key Facts Document applies to Basic Current Accounts applied for or opened before 2 February 2022. If a Specific Term or Condition in this KFD differs from the General Terms and Conditions, the Specific Term or Condition in this KFD will apply.

Your Basic Current Account is your bank account for paying money in (any income) and making payments from/withdrawing money out of your account (to pay bills or your rent for instance).

By opening a Basic Current Account with a top-up debit card or a EU Basic Current Account with a top-up debit card:

- you will get a separate top-up debit card account, which comes with a card (the 'Top-Up card'), and
- you will also receive a cash card.

Whilst you will be able to view and manage your Basic Current Account and your top-up card separately, they will be linked so that you can easily transfer money between the two. Once you have paid money into your top-up card, you can use it online, in shops or to withdraw cash at cash machines.

Please note that neither the cash card nor the top-up card are contactless cards.

Key Facts	
Eligibility	<ul style="list-style-type: none"> ◦ You must be 16 years old or over ◦ Live in the UK for tax purposes/have permission to stay in the UK at least 12 months ◦ Do not already hold a Basic Current Account, or more than one other current account with Santander
Joint Account	A maximum of two people can jointly hold the accounts, however in some limited circumstances an account may only be opened in a sole name (we will tell you at time of application). Both accounts will be in joint names and both customers will be provided their own top-Up card and cash card.

1. Maintaining the account

There are no monthly fees for maintaining these accounts.

2. Monthly funding requirements

You are not required to pay money into your accounts with a set amount each month.

3. Interest rates

We do not pay interest on these accounts.

4. Overdraft

Our overdraft services are not available on these accounts and you will not incur any overdraft charges. If you try to make a payment when you do not have enough money in your accounts, we will normally refuse the payment due to lack of funds. However there may be circumstances where you make a payment that we are unable to refuse which will take your account into an Unarranged Overdraft. A fee will not be charged for this.

5. Transactions

All transactions will be completed in pounds. Any transactions made outside of the UK will be treated as an international payment and may incur a foreign currency conversion fee.

6. Switching your account

6.1 Switching to a Santander Basic Current Account

If you ask us to, we will switch your current account from another bank or building society to us. Your switch will be covered by the Current Account Switch Service (CASS) Guarantee as long as your existing bank or building society is also a participant of CASS. You can find more information about this on the 'Switching your account to us' information sheet and in General Terms and Conditions for Current Accounts and Savings Accounts. The processing of your switch starts 6 working days before your chosen completion date. Your old current account will automatically close on your completion date. After the completion date we will automatically forward and redirect any payments made to or attempted to be taken from your old current account to your new current account at Santander for a period of 3 years, or longer in accordance with the Current Account Switch Agreement. It is important to note that once started, the switch can't be stopped and your old account will close. If you need to discuss the progress of your switch to Santander please contact us on **0800 085 2202**. Lines are open Monday – Friday 8am to 7pm and 9am to 2pm Saturdays.



If you have to pay any Unarranged Overdraft Usage Fees on your old account due to our error during the switching process, we will refund them in full.

If you have any regular payment mandates (i.e. magazine subscriptions) set up on your old debit card, these payments will not be accepted on your Top-up card. You will need to make other arrangements for such regular payment mandates.

6.2 Switching your Santander Basic Current Account to another provider

If you decide to switch your Basic Current Account away from Santander, the money left on your top-up card will be automatically transferred into your Basic Current Account and it will be closed. Your Basic Current Account will then be switched to your new provider.

7. Account alerts

You will be automatically set up to receive an alert when:

- you've made a payment that has taken your balance below zero
- we have refused a payment due to lack of funds; or
- we intend, in relation to a future scheduled payment, to refuse a payment due to lack of funds.

We send these alerts as a text message so it's important you have a mobile number registered with us. Please make sure that this is always kept up to date. Alternatively, if you currently receive these alerts by email, you will continue to do so unless you tell us otherwise. If you have Mobile Banking, we may send alerts by push notification in the future.

You can also register for other account alerts to help you to stay on top of your finances. For example, alerts to advise you when your balance has fallen below a set limit, or you have had a deposit into your account greater than a set amount.

For more information visit account alerts at santander.co.uk/personal/support/understanding-our-services/account-alerts.

Once your account has been set up, these alerts can be easily amended, or turned off, by logging onto Online Banking, visiting one of our branches or calling us on **0330 9 123 123**.

8. Account closure

If you choose to close your Basic Current Account, this will automatically close your top-up debit card account as the two are linked. You are not able to have an operating top-up debit card if your Basic Current Account is closed. You have the right to cancel the account within 14 days of receiving your confirmation of account opening. This is known as the 'cooling-off period'. You can close the account at any other time by sending a secure message through Online Banking, calling us on **0330 9 123 123** or by visiting one of our branches.

Our rights to close your account are set out in the General Terms and Conditions for Current Accounts and Savings Accounts. If we decide to close one of your accounts, we will close both accounts by giving you at least 2 months' notice.

Condition 17.3 letter b) in the General Terms and Conditions does not apply to your Basic Current Account.

9. Changes to Specific Conditions

We will communicate any changes to our Specific Conditions as set out in Condition 15.7 in Section 2A of the General Terms and Conditions for Current Accounts and Savings Accounts.

10. Declaration

By signing the Agreement for the Basic Current account you declare that:

- You have been provided with documentation detailing the key features of the account and you would like to proceed with your application.
- All the Terms and Conditions have been made available to you and you agree to be bound by them.
- You have been provided with the Data Protection Statement.

If you don't understand any of the product details or terms for your account then please talk to us before you apply.

Other important information about your account

1. Your cards

1.1 Your Top-up card

- You will receive a top-up card which you can use to buy things or services in shops or online. It will be accepted in most places where you see the Visa or Mastercard sign.
- You will need to transfer money from your Basic Current Account to your top-up account before you can start using your top-up card in shops, online or to withdraw cash.
- You can use your top-up card in and outside the UK to make purchases or to withdraw cash. For purchases and withdrawals outside the UK, fees apply. Please see the General Terms and Conditions for Savings and Current Accounts for more information about international fees.
- If there is not enough money on the top-up card to pay for what you are trying to buy, we'll usually refuse the payment due to lack of funds.

1.2 Your cash card

- You will be issued a cash card which will be sent separately from your top-up card.
- You can use this to withdraw money directly from your Basic Current Account if you need to.

2. How to transfer money from your Basic Current Account onto your top-up card

You can transfer money to your top-up card:

- by logging on to Santander Online or Mobile Banking; or
- by using Santander cash machines; or
- over the phone by calling us on **0330 9 123 123**; or
- in one of our branches.

You can also use the same methods to transfer money back from your top-up card to your Basic Current Account. When you are transferring money between your accounts, please remember the value is in pounds.

3. Paying money in and out of your Basic Current Account

3.1 Paying money in

You can receive regular payments, such as your salary, into your Basic Current Account.

You can pay in cash and cheques at any Santander cash machines or Santander branches in the UK using your top-up card. You must choose if you want the money to go into your Basic Current Account or straight onto your top-up card.

Using the Post Office

You will also be able to pay in cash and cheques at the Post Office*.

- Cheques - If you pay a cheque in at a Post Office branch, it will go into your Basic Current account. You will need to pre-order an envelope

and paying in slip for this. The money will take longer to appear on your account than if you pay the cheque in a Santander branch.

- Cash - you will need your top-Up card to pay in cash at a Post Office branch. The money will be sent to your top-up card. If you want to pay money straight into your Basic Current Account you will need to use your cash card.

3.2 Paying money out

You will only be able to set up Direct Debits, standing orders, make bill payments, payments in a foreign currency or faster payments from your Basic Current Account. In order to arrange these payments, you will need your account number and sort code from your Basic Current Account, which can be found on your cash card, online or on your Basic Current Account statement.

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.

3.3 Cash withdrawals

You can withdraw cash at Santander cash machines or Santander branches using your top-up card. You will be able to choose if you want to withdraw cash from your Basic Current Account or straight from your top-up card. If you withdraw cash at a Post Office, the cash will be withdrawn from the money you have available on your top-up card.

4. Transactions not allowed with your top-up card

To stop your account from going into an Unarranged Overdraft, some transactions are not allowed. You won't be able to use your top-up card for the following:

- Recurring and instalment transactions (e.g. magazine subscriptions). These are a series of payments made using your card number. If you have switched your account to us, we won't be able to move any existing recurring payments so you should make alternative arrangements.
- Automated/pay at pump petrol stations; but you will be able to pay over the counter at petrol stations.
- Car hire.
- Parking or vending machines.
- You can't set-up Direct Debits, standing orders or make transfers from your top-up card (apart from transfers to your Basic Current Account). You will need to use your Basic Current Account details to set these up (see section 3.2 above for more information on how to set these up).

Please note, you may be unable to use your top-up card if a large authorisation is placed on it. For example a hotel may do this to cover the cost of the stay including any bar expenses etc. The authorisation is only removed when you pay the final bill.

5. 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.

Going paper-free

You'll receive your documents and statements by post unless you chose paper-free when you applied for your product, or have switched to paper free since opening your account. If you've chosen paper-free, your statements for this product, as well as some of your letters, will be sent monthly to your 'Document Store' in Online Banking. You'll receive an email when a document is ready to view. You can change your preferences on how to receive documents from us within Online Banking at any time.

6. Managing your account and your top-up card

- Visit [santander.co.uk/register](https://www.santander.co.uk/register), ask in branch or call us on **0330 9 123 123** to register for Online Banking.
- For more information on Mobile Banking, visit [santander.co.uk/mobile banking](https://www.santander.co.uk/mobile%20banking)
- 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 the Text Relay service by calling us on **18001 0330 9 123 123**.
- You can also complete balance enquiries, cheque deposits, cash deposits and cash withdrawals via any Post Office branch. Opening hours, services and transaction limits may vary. For more information about these services, visit [santander.co.uk](https://www.santander.co.uk)

7. Account Alerts

In addition to the account alerts for which you'll be auto-registered, you can set up different types of free email and text account alerts. You can set up alerts on both your Basic Current Account and top-up debit card account. This is a simple way to stay in control of both accounts. For more information visit [santander.co.uk/alerts](https://www.santander.co.uk/alerts)

For more information about ways to manage your account, pick up a leaflet in branch or visit [santander.co.uk](https://www.santander.co.uk)

Financial difficulties

If you would like more information about managing your finances please speak to us in one of our branches or give us a call, you can also find more information online in the help and support area of our website.

How does your Basic Current Account work?



Your Basic Current Account

- Receive your regular income (wages/salary/pension/welfare benefits)
- Pay your bills by Direct Debits or standing orders
- Transfer money to your top-up card for making payments and cash withdrawals

Transfer money to your top-up Debit Card



Transfer money by:



Logging onto Santander online or mobile banking



Use a Santander cash machine



Calling us on **0330 9 123 123** or **+44 1908 237 963** if calling from outside the UK



Go into a Santander branch



Transfer money back to your Basic Current Account

Your top-up Santander debit card

Once you've transferred money you can:

- Make payments in shops or online both in and outside the UK
- Withdraw cash from any cash machine or any Post Office branch



You will also get a cash card:

If you haven't moved money over to your top-up card, you can use your cash card to withdraw cash from your Basic Current Account at any cash machine* or any Post Office branch (providing there is enough money in your account).

* Restrictions may apply.

Use these details to set up payments out of your Basic Current Account (e.g. standing orders and Direct Debits)

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'.

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