

Borrowing

Let us help you take the next step





Your borrowing options

Whether you're looking to borrow for a larger purchase or need a card that suits the way you want to shop at home or abroad, we could help you with a choice of personal loans and credit cards.



Credit cards

A credit card can be a good option for borrowing in the short term, for your everyday spending or when you're paying interest on a credit card balance elsewhere. Many cards come with useful benefits like interest free periods, cashback or could help you save on fees abroad.

Credit cards give you the flexibility to make large or small repayments, as long as you pay the minimum amount each month. But remember, interest charges can build up if you don't pay your balance in full each month.



Personal loans

A personal loan may suit you for large, one-off purchases such as a new car or home improvements, or simply to refresh your finances by consolidating existing debts into a single fixed monthly repayment, enabling you to budget with certainty.

A personal loan helps you spread the cost with the security of regular monthly repayments over a set period of time.

You can get an idea of what your repayments could be by using the loan calculator at santander.co.uk/personal/loans.

Credit cards

Our credit cards have different features and benefits, so you can choose which one is right for you.

	All in One Credit Card	Everyday Long Term Balance Transfer Credit Card	Everyday No Balance Transfer Fee Credit Card
			
Overview	A great all-round card with a range of features and benefits.	Our longest balance transfer offer to help you save on interest repayments.	Spread the cost of a balance transfer with no transfer fee to pay.
Interest-free offers (applicable from the date of account opening)	0% on balance transfers for 26 months (0% fee). 0% on purchases for 20 months.	0% on balance transfers for 31 months (2.75% fee, min £5). 0% on purchases for 3 months.	0% on balance transfers for 18 months (0% fee). 0% on purchases for 3 months.
Extra benefits	All of our credit cards give you up to 56 days to spread the cost of your purchases, if you pay your balance in full and on time each month. Get up to three additional cards for your partner or family members at no extra cost (you will be responsible for the use of and payments on the additional cards).		
Representative Example	If you spend £1,200 at a purchase rate of 17.9% p.a. (variable) your APR is 23.7% APR representative (variable). Monthly fee £3 .	If you spend £1,200 at a purchase rate of 20.9% p.a. (variable) your APR is 20.9% APR representative (variable).	



Santander World Elite™ Mastercard®

Exclusively for Santander Select and Private Banking customers with a wide range of benefits.

Representative example: If you spend **£1,200** at a purchase rate of **18.9% p.a.** (variable) your APR is **49.8% APR** representative (variable). Monthly fee **£15**.

Eligibility

Credit subject to status, please see back page for full eligibility criteria.

Eligibility checker

You can check if you're likely to be accepted for a Santander credit card by using our eligibility checker at santander.co.uk/creditcards. This won't leave a record on your credit file and we'll even give you an indication of the credit limit you'll receive.

Making a credit card work for you

Having a Santander credit card can give you many benefits:

- **Flexibility** – to buy what you need now and spread the cost.
- **Accepted worldwide** – providing an alternative to carrying cash.
- **Improve your credit rating** – making regular, timely credit repayments could improve your credit rating.
- **Fraud protection** – we monitor your account, raising the alarm if we spot any suspicious activity.
- **Protection** – if you use your credit card for larger purchases you may be covered if something goes wrong.

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:



GARMIN PAY™

samsung pay

fitbit pay

Visit santander.co.uk/uk/digital-payments for more information.

Excludes ATM only and Top-up debit cards.

The Apple logo and Apple Pay are trademarks of Apple Inc., registered in the US and other countries. Android and Google Pay are trademarks of Google LLC. Samsung and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co. Ltd. Use only in accordance with the law. Samsung Pay is available on selected Samsung devices. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries.

Earn up to 15% cashback with Retailer Offers

Retailer Offers is a free service that lets you earn up to 15% cashback from a variety of major retailers. Once you switch on Retailer Offers in Online or Mobile Banking, you'll be able to choose your offers and earn cashback when using your Santander credit card.

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



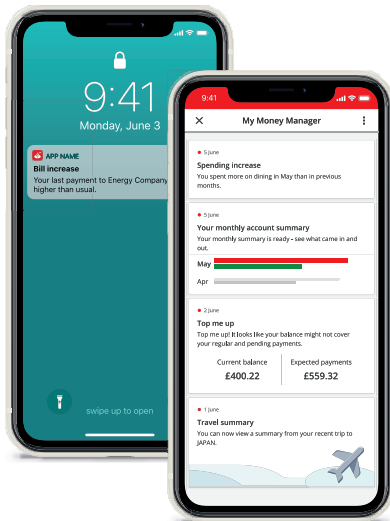
To find out more visit santander.co.uk/uk/retailer-offers

Your money, your way

We offer Online and Mobile Banking to help you manage your credit card. Our mobile app gives you flexibility on the move and the My Money Manager feature allows you to receive updates on your account and stay on top of your spending.

With Mobile Banking you can:

- Freeze and unfreeze your Mastercard.
- Block specific transaction types.
- View your card PIN.
- See pending transactions.
- Authorise transactions made online and give consent to third party providers.
- Log on securely using Touch ID, Face ID or Fingerprint (with compatible devices).
- View, cancel or set up standing orders.
- View or cancel Direct Debits.
- Report your card as lost or stolen.
- Pay your Santander credit card.



To find out more visit santander.co.uk/mobilebanking



Personal loans

Make your plans a reality with a personal loan.

✓ **Apply online, over the phone or in branch**

Flexibility to apply whichever way suits you.

✓ **Choose your repayment term**

From 1 to 5 years - make it more affordable for you.

✓ **Benefit from fixed repayments**

A single fixed monthly repayment for the life of your loan – always know exactly how much you'll pay each month.

✓ **Overpay at any time without charge**

Additional flexibility if you'd like to pay off your loan sooner.

Please note, **you must be an existing Santander customer to apply for loans above £20,000. There is a limit of £25,000 on personal loans.**

Eligibility

You can apply for a personal loan if you are at least 21 years old, are a permanent resident in the UK, are able to make repayments by Direct Debit, have a guaranteed annual income of £7,500 or more (before tax), have a good credit record and haven't been declared bankrupt, had a CCJ or an IVA within the last six years. Credit available subject to status. The rate you will pay depends upon a credit assessment conducted by us of your individual circumstances. We reserve the right to refuse any application and to refuse a loan for certain purposes.

Already have a personal loan with us?

If your borrowing needs have changed since taking out your original loan with us, there are two options available to you:

1 Top up your existing loan – your new loan will pay off your existing loan and any amount left over will be paid directly into your bank account. You can only apply for this option in branch or over the phone. You will continue to make one monthly repayment.

2 Take out a separate loan – keep your existing loan going and apply for a separate loan for the amount you wish to borrow. In this case you will have two monthly repayments to make.

If you're thinking of moving your Santander Personal Loan to another provider, please contact us as we can review your borrowing needs and may be able to find an alternative solution for you. You can request a settlement figure at any time. We will send you a breakdown of the settlement figure including any charges associated with early settlement.

How to apply



Apply in branch and we'll guide you through your loan application and provide you with a decision. If your application is accepted and you've had a current account with us for at least 60 days you could get your money immediately. If you've not had a current account with us for at least 60 days, you'll get your money on the following working day.



Apply over the phone and we'll guide you through your loan application and provide you with a decision. If you've had a current account with us for at least 60 days, you could get your loan paid into your account the next working day, and in most cases, you won't need to return any paperwork. You'll need internet access and a PC or tablet when you call in order to benefit from getting your money the next day. If you haven't had a current account with us for at least 60 days, we'll send you a loan agreement to sign and return. Return your signed loan agreement immediately and you'll get your money within three to four working days.



Apply online between 6.30am and 11.30pm and you'll usually receive a decision within five minutes. If you apply between 11.30pm and 6.30am you'll receive a decision by 7.30am the following day. If your application is accepted you'll receive details of how to sign your loan agreement online. We'll send you a code by first class post which you'll need to enter online to release your loan money. Once released, your loan money will be in your chosen bank account within two working days.

Car and travel insurance

If you're borrowing for a new car or a holiday, we can help you with the cover you may need with our insurance options.

Santander Travel Insurance

(Arranged, administered and underwritten by Chubb European Group SE)



Visit santander.co.uk/travel

Santander Car Insurance

(Arranged and administered by BISL Limited)



Visit santander.co.uk/car

Cover is subject to terms and conditions, restrictions and exclusions. Full details are contained in the policy documents.

To find out more



Talk to us in branch



Call 0800 9 123 123



Visit santander.co.uk

Credit Card Eligibility

You can apply for a credit card if you're a permanent UK resident aged 18 years or over, have a guaranteed annual income of £7,500 or more (before tax), have a good credit record and haven't been declared bankrupt, had a CCJ or an IVA within the last six years. We will conduct a credit check as part of the application and this will determine whether or not you're accepted and the credit limit that we can offer. We reserve the right to refuse any application.

Santander Car Insurance is arranged and administered by BISL Limited and underwritten by a panel of insurers. BISL Limited are an intermediary authorised and regulated by the Financial Conduct Authority. Registered in England no. 3231094. Registered office: Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS.

Santander Travel Insurance is arranged, administered and underwritten by Chubb European Group SE. Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

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Information correct as at September 2021.

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