



Call in to any Santander branch



Call us on **0330 9 123 123**



santander.co.uk

Carer's Card

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

You'll also find other important information about your account which includes how you can manage your account and how you'll receive your documents from us.

Effective from 30 June 2022

The Key Facts Document details all the account specific Terms and Conditions, features and restrictions. These apply in addition to our General Terms and Conditions.

This account may be withdrawn at any time without notice.

The Carer's Card allows you (**the account holder**) and a named carer (**also known as the 'third party'**) to make everyday payments and purchases using your Debit Card. The Carer's Card can only be funded by you as the account holder via an internal transfer from another instant access Santander current account or savings account. When you open a Carer's Card, both you and the carer will receive your own Santander Debit Card.

Throughout this document any reference to 'you' is in relation to the account holder and any reference to 'third party' is the named carer on the account.

1. Eligibility

To be eligible to open this account, you and your carer must be 18 years old or over and live in the UK for tax purposes. You must be able to fund the Carer's Card from another Santander current account or another Instant access savings account. You can only hold one Carer's Card, which can either be in sole or joint ownership. However you are able to hold another Santander current account in addition to a Carer's Card (subject to meeting specific conditions).

2. Joint account

The Carer's Card can have a maximum of two named account holders on the account.

3. Named carer (third party)

A named carer must be added once the account has been opened. The carer will receive their own Santander Debit Card and personal identification number (PIN) allowing them to make payments, transact and withdraw money on your behalf. A maximum of four participants can be added to the Carer's Card (this includes the account holders).

4. Maintaining the account

There is no monthly fee for maintaining the account.

5. Monthly funding requirements

You aren't required to pay money into your account with a set amount each month.

6. Maximum balance

The maximum balance you can pay into your account is £1,500.

7. Interest rates

We don't pay interest on this account.

8. Overdraft

Our overdraft services are not available on the Carers Card account and you will not incur any overdraft charges. If you try to make a payment when you do not have enough money in your account, 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.

Financial Difficulties

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

9. Application credit referencing and searches

When you as the account holder apply for a Carer's Card we'll complete a credit search with the credit reference agencies to help assess your application. A record of this search will be kept by the credit reference agencies but this particular search won't be visible to other lenders, and is not expected to affect your ability to get credit elsewhere. A credit search will only be undertaken on you as the account holder. The carer will not be subject to a credit search.

10. Transactions

Any transactions made outside of the UK will be treated as an international payment and may incur a foreign currency conversion fee. Transactions such as gambling and the purchase of lottery tickets will be restricted on this account for both you and the carer.

11. Switching your account

You can't switch into or out of this account. If you decide you no longer want this account, the account will need to be closed by the account holder(s).

12. Account alerts

As the account holder, you will be automatically set up to receive an alert when:

- you or your carer have made a payment that has taken your balance below zero
- we have refused 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.

The carer can also set themselves up to receive alerts, however these must be set up manually.

For more information visit 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**.

13. Changes to Specific Conditions

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

14. Account closure

Our rights to close your account are set out in the General Terms and Conditions for Current Accounts and Savings Accounts. The Account Holder(s) 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.

Only the account holder(s) are able to close this account. The named carer on the account is not allowed to close the account on behalf of the account holder(s).

15. Declaration

By signing the Agreement for this account you declare that as the account holder:

- You've been provided with documentation detailing the key features of the account,
- All the Terms and Conditions have been made available to you and you agree to be bound by them.
- You've 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. Making payments in and out of your account

Cards

Subject to status, a Santander debit card will be issued to you and to your carer

Debit Card	Shops	Internet	Cash Machine	Abroad
Account Holder	✓	✓	✓	✓
Carer (third party)	✓	✓	✓	✓

Fees may apply when using your card abroad.

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

Chequebook

A chequebook is not available with this account. Bankers drafts and counter cheques are also not available on this account.

Paying money into your account

The Carer's Card can only be funded by the account holder by a transfer from another Santander current or savings account in your name. A transfer can be completed either in branch, online or by phone. Regular BACS payments such as a salary or pension cannot be paid into this account. You are also not able to pay in cash or cheques into this account or transfer money from a non-Santander account.

The carer is not able to transfer money into the account.

Paying money out of your account

Payments out of the Carer's Card can be made by both the account holder and the carer.

You can send money within the UK using Faster Payments. However you can't make CHAPS payments or set up Direct Debits and standing orders. International payments including SEPA (Single European Payment Area) are also not allowed on this account. For more information on any of these please refer to your General Terms and Conditions for Current Accounts and Savings Accounts or ask a member of staff.

Cash withdrawals

Cash withdrawals from the Carer's Card can be made by both the account holder and the carer.

You can withdraw cash from a cash machine, Santander branches or at the Post Office using your Santander Debit Card. The daily cash withdrawal limit for each is set at £300.

Summary of transactions that can be completed on this account:

	Money In		Money Out
Funding from another Santander Account	✓ (Account holder only)	Faster Payments	✓
Cash deposit	X	Card purchases	✓
Cheque deposit	X	Direct Debits	X
Transfer from an external account	X	Standing Orders	X
BACS	X	CHAPS	X
		International Payments	X
		SEPA	X
		Cash withdrawal	
		◦ Branch	✓
		◦ ATM	✓
		◦ Post Office	✓
		Contactless payments	✓
		PAYM	✓

2. Keeping track of your accounts

Statements

The account holder and carer will receive statements for the Carer's Card. 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 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.

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

- Visit [santander.co.uk/register](https://www.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](https://www.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 the Text Relay service by calling us on **18001 0330 9 123 123**.
- You can also complete balance enquiries and cash withdrawals via any Post Office branch. For more information about these services, visit [santander.co.uk](https://www.santander.co.uk).
- 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.

3. Other

The Carer's Card does not offer any other incentives such as Retailer Offers and cashback.

Information on the Carer (also known as a 'third party')

Once you have opened a Carer's Card, your nominated carer must contact us to be added as a 'third party' on your account. Once this is complete, they will receive their own Santander Debit Card, PIN and Online Banking credentials to help you when you need it.

1. How does third party access work?

We'll register the third party to your account to enable them to act on the Carer's Card, which will permit them to have most of the same information and services you have. We'll give the third party their own card and PIN and their own credentials to use services like Telephone Banking, Online And Mobile Banking. The carer will also receive a copy of account statements.

The third party is not an 'account holder', which means they are not able to make decisions about the account such as closing the account. It's important to understand, that you as the 'account holder' are responsible for the transactions made by the third party including for any unauthorised overdraft created. You are responsible for making sure the third party acts within the Terms and Conditions of the account (including any Specific Conditions) which will apply to all the instructions the third party gives to us.

2. What account access is provided?

Once third-party access has been registered, a third party is able to service the accounts in the following ways:

- In branch (using their own card and PIN)
- Over the phone on 0330 9 123 123
- Via Online or Mobile Banking (with some restrictions)

3. What account access is not provided?

Once a third party has been registered, they are able to service the Carer's Card in all the same ways as you, with some exceptions of:

- A registered third party is not able to change any of your personal details, for example your address or phone number
- If your only relationship with Santander is as a Third Party on another customer's account, you may not be eligible for Retailer Offers.

See our terms and conditions on our website at [santander.co.uk](https://www.santander.co.uk) for more information

4. Removing a third party from an account?

- Either you or the third party can choose to cancel the Third Party Access at any time – just visit any of our branches or call us on 0330 9 123 123 to request this.
- We will remove the third party access from any accounts if a request to register a Power of Attorney or Court of Protection is received.
- If we are notified of a loss of mental capacity of either the account owner or the Third Party, we will remove this access.
- Should you pass away, then we will remove the third party from all accounts they are registered on and they will no longer be able to transact on any of your Santander accounts.

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](https://www.santander.co.uk/alternativeformats) for more information, ask us in branch or give us a call.

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 Corporate & Commercial, and Santander Corporate & Investment Banking 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 Santander accounts except Business Banking 0800 389 7000 For Business Banking accounts: 0800 068 7010 For all cahoot accounts: 0800 587 1111 Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
To contact the FSCS for further information on compensation:	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 Corporate & Commercial, and Santander Corporate & Investment Banking 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