



**Name of the account provider: Santander UK Plc**

**Account name: Essentials Current Account**

**Date: Effective from 5 May 2020**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our General Terms and Conditions and Key Facts Documents.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	Monthly fee           £1
	<b>Total annual fee   £12</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>Fee not charged</b>
<b>Standing Order</b>	<b>Fee not charged</b>
<b>Sending money within the UK</b>	<b>Fee not charged</b>
Faster Payment (pounds)	<b>£25</b>
CHAPS (same day payment)	<b>£10</b>
Banker's draft	<b>£10</b>
Counter cheque fee (you must withdraw over £1,000)	<b>£10</b>
Cheque payment (in pounds)	<b>Service not available</b>
<b>Sending money outside the UK</b>	<b>Fee not charged</b>
SEPA (Single Euro Payments Area)	<b>£25</b>
International Payment	<b>£10</b>
Issuing a foreign currency cheque	<b>£10</b>
<b>Receiving money from outside the UK</b>	<b>£10</b>
Foreign currency cheque deposit	<b>£10</b>
Foreign currency electronic payment	<b>Fee not charged</b>

<b>Cards and Cash</b>	
<b>Cash withdrawal in pounds</b>	<b>Fee not charged</b>
<b>Cash withdrawal in foreign currency</b> Foreign currency conversion fee for withdrawals	Percentage of total transaction value <b>2.95%</b>
Withdrawals from Santander cash machines in Spain using a debit card	<b>Fee not charged</b>
<b>Debit card payment in pounds</b>	<b>Fee not charged</b>
<b>Debit card payment in a foreign currency</b> Foreign currency conversion fee for debit card payment	Percentage of total transaction value <b>2.95%</b>
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<b>Service not available</b>
<b>Unarranged overdraft</b>	<b>Service not available</b>
<b>Refusing a payment due to lack of funds</b>	<b>Fee not charged</b>
<b>Allowing a payment despite lack of funds</b>	<b>Service not available</b>
<b>Other services</b>	
<b>Cancelling a cheque</b> Cheques issued in pounds Foreign currency cheques	<b>Service not available</b> <b>£25</b>
Weekly statements Photocopying cheques	Per month <b>£1.50</b> Per cheque <b>£4</b>