



Talk to us in branch



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



Call us on **0800 9 123 123**

Everyday Current Account

Key Facts Document (including Pre-Contractual Explanation, Pre-Contractual Information, Statement of Lender and Borrower Responsibilities and 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 2 December 2020

These Specific Terms and Conditions apply in addition to our General Terms and Conditions.

This account may be withdrawn at any time without notice.

1. Eligibility

To be eligible to open this account, you must be 18 years old or over and live in the UK for tax purposes.

2. Joint account

A maximum of two people can be named on the account.

3. Maintaining the account

There is no monthly fee for maintaining the account.

4. Monthly funding requirements

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

5. Interest rates

We don't pay interest on this account.

6. Interest and fees

At Santander, we want to make all of our overdraft interest and fees clear and simple. You can see these in the interest and fees table in Section 6.1 and certain interest and fees are also set out in the Fee Information Document. Where overdraft interest and fees are incurred in any monthly statement period we'll notify you following the end of the statement period of the amount of the fees and charges that you have incurred. We'll take the fees and charges from your account 22 days from the end date of the monthly statement period in which they were incurred. You can discuss, at any time, any fees or interest we have charged you, including why they have been charged. Speak to us in our branches or call us on **0800 9 123 123**.

6.1 Overdraft interest and fees

The following rates, fees and charges apply when using an overdraft:

Monthly Fee	Arranged Overdraft Interest Rate	Unarranged Overdraft Interest Rate	Fee for allowing a payment despite lack of funds	Fee for refusing a payment due to lack of funds
Fee not charged	Representative 39.94% APR*/EAR**(variable)		Fee not charged	

*APR stands for Annual Percentage Rate and shows the overall cost of credit as an annual rate charge. It takes into account the interest, charges and any other cost involved in getting credit, which makes it easy to compare across the market.

**EAR stands for Effective Annual Rate and represents the yearly cost of an Arranged or Unarranged Overdraft, which takes into account of how often we charge interest to the account and does not include any other fees or charges.

How much does my overdraft cost in pounds and pence?

To help you understand the cost of an overdraft in pounds and pence, the table below shows how much the cost of borrowing £500 through an arranged overdraft costs for this account. If you borrow more than this or for a longer period, the cost will be proportionate and may be higher.

For 7 days	For 30 days	For 60 days
£3.27	£14.01	£28.12

This illustration assumes you're £500 into an arranged overdraft from the first day of the period of illustration, you don't make any withdrawals or deposits, your statement period starts on the first day of the period of illustration and the period of illustration starts in a 30 day month.

There is no monthly overdraft fee cap for this account. If you have an Arranged Overdraft on your current account and you go beyond your limit, you won't be charged any interest on the portion of your balance which is above your limit but arranged interest will still apply to the portion of your balance within your limit.

All overdrafts are subject to status. We may require you to pay the amount you owe in full on demand at any time. If our rates and fees increase, we'll give you at least two months' personal notice.

Pre-Contractual Explanation for Overdrafts can be found on page 4 of this document and provides you with general information on overdrafts.

Pre-Contractual Information for Arranged Overdrafts can be found on page 5 of this document.

Please refer to your General Terms and Conditions for Current Accounts and Savings Accounts and the Fee Information Document for details of other account fees that may apply.

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.

6.2 Allowing or refusing a payment due to lack of funds

If you attempt a payment when you don't have enough money in your account, based on your individual circumstances, we'll decide whether to allow or refuse a payment despite lack of funds.

If we allow a payment, this will take you into an Unarranged Overdraft.

We don't charge fees for allowing or refusing a payment due to lack of funds.

6.3 Overdraft alerts

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

- you've made a payment that may take, or has taken you into an Unarranged Overdraft;
- we have refused a payment due to lack of funds;
- we intend, in relation to a future scheduled payment, to refuse a payment due to lack of funds; or
- your account makes use of an Arranged Overdraft.

As we send these alerts as a text message, 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.

We'll send you the alerts before your account is charged so that you have plenty of time to pay in money and either avoid or reduce overdraft charges.

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 **0800 9 123 123**.

7. Switching your account

If you ask us to, we'll 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 a participant of CASS. You can find more information about this on the 'Switching your current account to us' information sheet and the General Terms and Conditions for Current Accounts and Savings Accounts document. The processing of your switch starts 6 working days before your chosen switch 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 at least 3 years, or longer until it is no longer required, in accordance with the Current Account Switch Agreement. It's important to note that the processing of the switch starts 6 working days before the switch completion date and once started cannot be stopped and your old account will close. If you need to discuss the progress of your switch to Santander please contact **0800 085 2202** where we'll be happy to help you. Lines are open Monday – Friday 8am to 7pm and Saturdays 9am to 2pm.



If you switch your account to us, we'll give you a four-month interest free and fee-free Arranged Overdraft (depending on your circumstances and subject to an agreed limit). If you have to pay any Unarranged Overdraft Usage Fees due to an error during the switching process, we'll refund them in full.

8. 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.

9. Account closure

Our rights to close your account are set out in the General Terms and Conditions for Current Accounts and Savings Accounts. 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 **0800 9 123 123** or by visiting one of our branches.

10. Declaration

By signing the Agreement for this account you declare that:

- You've been provided with documentation detailing the key features of the account, including the Pre-Contractual Explanation, Pre-Contractual Information for Arranged Overdrafts 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.

Pre-Contractual Explanation

What is an overdraft?

An **arranged overdraft** is a loan through your current account which happens when your balance is below zero and allows you to borrow up to an agreed limit. The amount we lend depends on your personal circumstances. You can discuss a new arranged overdraft, or a limit increase for an existing arranged overdraft through Online Banking, by calling us on **0800 9 123 123** or by speaking to us in branch.

An **unarranged overdraft** is where a transaction takes you into a negative balance without an arranged overdraft in place or beyond your agreed arranged overdraft limit. These transactions are automatically treated as requests for an unarranged overdraft.

When you try to make a payment that would take you into an unarranged overdraft, we make the decision whether to allow the payment to go through based on your individual circumstances. There are certain types of transactions we can't stop which you may incur charges for.

Details on the costs associated with using an overdraft are available in your account's Key Facts Document. You can also check how much this may be by using our overdraft cost calculator available at **santander.co.uk**. You can find out if you may be eligible for an overdraft by using the eligibility tool available at **santander.co.uk**

There are other forms of borrowing, such as loans and credit cards, which could provide cheaper alternatives depending on your personal circumstances. Visit our website, **santander.co.uk** to find out more

We can ask you to repay any overdraft at any time in line with our General Terms and Conditions.

Put Simply

An overdraft lets you borrow through your current account. Having an overdraft can be useful as a back-up to help you deal with short term, unexpected costs. It is not suitable for longer term borrowing.

An **arranged overdraft** is when we agree a set borrowing limit with you. You need to apply for an arranged overdraft before you can use one. This can be requested during your current account application or at any point later.

An **unarranged overdraft** is when your account goes over your arranged overdraft limit or overdrawn without an arranged overdraft in place. We may choose whether to allow or reject transactions which could take you in an unarranged position but there are certain types of transactions we can't stop which you may incur charges for.

The costs associated with using an overdraft are set out in your Key Facts Document.

We may ask you to repay all or part of your overdraft at any time, but we'll try to notify you of this in advance.

How is your credit file impacted by applying for or using an overdraft?

When you apply for a new or an extension to your existing overdraft, we'll perform a 'credit search', where we check details of your credit history with certain credit reference agencies. They will keep a record of that search including details about your application with us.

If a credit search is completed but we do not give you an overdraft or overdraft extension, or you remain in an overdraft position for a long period of time a record will stay on the files that the credit agencies keep on you and may impact other provider's decisions.

Put Simply

Because you're asking to borrow from us, we'll check your financial history with the main credit agencies. This is called a credit search. A record of the credit search remains on your file and may impact other provider's decisions.

If you don't make repayments or fail to do so upon our request this can affect your credit rating which may make it more difficult or more expensive for you to get credit from us or another lender in the future.

How to request a reduction or a removal of an arranged overdraft?

An overdraft has no fixed end date but we will review it regularly and have the right to change your arranged overdraft limit at any time. You can reduce or cancel your arranged overdraft facility at any point in Online Banking, by calling us or in branch.

If you cancel your arranged overdraft you must repay the money that you have borrowed under your arranged overdraft before the cancellation can be completed. You must also pay all the fees and interest applicable to your overdraft.

Put Simply

Your arranged overdraft facility doesn't have a specific end date and can be reduced or cancelled at any point by either yourself or us.

If this happens, you will have to repay the whole or any part of your overdraft.

What are overdraft alerts and why do you receive them?

To help you manage your money and avoid or reduce any charges you may incur, we will send overdraft text alerts to your most up to date mobile number associated with a specific account. Some of these alerts are a regulatory requirement so you will be automatically registered for them, but you can customise them at any point after your account has been set up.

Put Simply

Due to certain regulations we need to send you automatic overdraft alerts. We'll text these to your mobile number. If you haven't provided an up to date mobile number, we may not be able to provide the alert in time to help you manage, avoid or reduce charges.

Pre-Contractual Information for Arranged Overdrafts

1. Contact details

Creditor address
Santander UK plc, Santander House,
2 Triton Square, Regent's Place,
London NW1 3AN.

2. Description of the main features of the credit product

The type of credit

Arranged Overdraft.

The total amount of credit. This means the total amount available under the agreement or the credit limit

We have assumed that this will be £1,200. The actual amount, which may be different from this figure, will be confirmed in the Arranged Overdraft Agreement letter.

The duration of the credit agreement

The agreement has no fixed duration.

Repayment of the credit

We may require you to repay the credit in full on demand at any time.

3. Costs of the credit

If you use your Arranged Overdraft within your agreed limit, the following charges will apply:

Arranged Overdraft Usage Rates, Fees and Charges

Representative 39.94% APR/EAR (variable) will be applied on the amount of Arranged Overdraft you use.

No Arranged Overdraft interest for the first four months if you have switched your account.

The conditions under which those costs may be changed

We won't tell you when interest rates or fees on overdrafts go down. If overdraft interest rates or fees go up, we will personally notify you at least 2 months' before the change comes into effect. We'll only change our interest rates or fees in the circumstances set out in our General Terms and Conditions.

Costs in the case of late payments

There are no charges for late or missed payments.

4. Other important legal aspects

Termination of the credit agreement

Overdrafts are repayable on demand. Subject to the Consumer Credit Act, if we do decide to remove or reduce your overdraft limit we will normally give you 30 days' personal notification of our intention.

Consultation with a credit reference agency

If we decide not to proceed with an agreement for an overdraft on the basis of information received from a credit reference agency, we will inform you of this and provide you with their name, address and telephone number.

If applicable, the period of time during which the creditor is bound by the pre-contractual information

This information is valid until you enter into an overdraft agreement with us.

5. Additional information to be given in the case of distance marketing of financial services

a) Concerning the creditor

See section 1 'Contact details'.

Registration

Firm Reference number 106054.

Company number 2294747.

The supervisory authority

The Financial Conduct Authority is the supervisory authority for consumer credit agreements.

b) Concerning the credit agreement

The law taken by us as a basis for the establishment of relations with you before the conclusion of the credit contract is English Law.

The agreement is governed by English Law and disputes between you and us may be referred to the courts in England and Wales.

All communications under this agreement shall be in English.

c) Concerning redress

Access to out-of-court complaint and redress mechanism

If you have a complaint, please contact our dedicated complaints team in the first instance on 0800 171 2171, or visit the complaints section of our website (santander.co.uk). If you remain dissatisfied following the resolution of your complaint, you may contact the Financial Ombudsman Service. Their details are:



The Financial Ombudsman Service, Exchange Tower, London E14 9SR.



0800 0 234 567 free for people phoning from a fixed UK land-line and mobiles from within the UK or



0300 123 9 123 free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.



complaint.info@financial-ombudsman.org.uk



www.financial-ombudsman.org.uk

Other important information about your account

1. Making payments in and out of your account

Cards

Unless you tell us otherwise and subject to status, a Santander debit card will be issued to you (if you qualify this will include contactless functionality).

Your card	Shops	Internet	Cash machine	Abroad
Santander debit card	✓	✓	✓	✓
Cash card	–	–	✓	✓

Fees may apply when using your card abroad. You can only use your cash card abroad to make cash withdrawals via cash machines.

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

Chequebook

A chequebook can be requested (subject to status). Please ask in branch or call **0800 9 123 123** for more details.

Paying money in and out

You can pay in cash or cheques at Santander cash machines in the UK and Santander branches and at a Post Office® branch. You can receive regular payments into your account, such as your salary. If you pay in a cheque at a Post Office branch, we'll normally receive it two days later.

You can send money within the UK using Faster Payments, Direct debits and standing orders. You can also pay bills, set up recurring transactions and make payments in a foreign currency. 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.

2. 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 **0800 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** or call us on **0800 9 123 123** to register for Online Banking.
- For more information on Mobile Banking, visit **santander.co.uk/mobilebanking**
- If you want to speak to us, call us on **0800 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 0800 9 123 123**.
- You can also complete balance enquiries, cheque deposits, cash deposits and cash withdrawals via any Post Office branch. For more information about these services, visit **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.

Account Alerts

In addition to the overdraft alerts for which you'll be auto-registered, you can set up different types of free email and text 'Account Alerts'. For more information visit **santander.co.uk/alerts**

Financial difficulties

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

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.

EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft, which takes account of how often we charge interest to the account, and does not include any other fees or charges. Overdrafts depend on your circumstances and you must repay any overdraft when we ask in line with our General Terms and Conditions.

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**STANDARDS
of LENDING
PRACTICE**

Statement of Lender and Borrower Responsibilities

Our lending commitments

As a lender, we have a responsibility to act fairly and as part of this we have committed to follow the Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk.

This note sets out some of our key responsibilities and what we ask of you, to ensure that the relationship works well for both of us.

- We will lend responsibly and aim to provide a product that is affordable for you.
- We will provide you with information about our products and services and how they work, in a clear and understandable way, so that you can decide what's best for you and your needs.
- We will endeavour to make sure our products and services offer, wherever possible, the flexibility to meet your needs.
- We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of service.
- If you tell us about any inaccuracies, for example around the personal information we hold about you, we will act quickly to put it right.
- We will always aim to help you if we see, or you tell us, that you are having trouble financially. We will seek to understand your overall circumstances, try and identify options that you can afford and where appropriate, provide a reference to free debt advice.

What we ask of you

- We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us.
- Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts.
- Tell us as soon as possible if your card has been lost or stolen, or if you know or suspect someone is misusing your confidential information e.g. your PIN or online log-in details.
- Carefully check your account statements to make sure they are accurate. If anything isn't right, please get in touch with us.

Please let us know if

- Your contact details change, so we can keep our records up to date.
- Your circumstances change, particularly if what's happened is likely to cause you difficulties in managing your account or financial problems.
- You think that you won't be able to keep up with your repayments. The sooner you do this, the more likely it is we'll be able to find a way to help you.

We would also encourage you to refer to the terms and conditions associated with your current account, credit card or personal loan.

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 and Santander Corporate and Commercial
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 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
To contact the FSCS for further information on compensation:	
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 and Santander Corporate and Commercial. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

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