



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

**Account name: Choice Current Account**

**Date: Effective from 17 October 2018**

- 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           £10
	<b>Total Annual fee   £120</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>	
Faster Payment (pounds)	<b>Fee not charged</b>
CHAPS (same day payment)	£25
Banker's draft	£10
Counter cheque fee (you must withdraw over £1,000)	£10
Cheque payment (in pounds)	<b>Fee not charged</b>
<b>Sending money outside the UK</b>	
SEPA (Single Euro Payments Area)	£15
International Payment	£25
Issuing a foreign currency cheque	£10
<b>Receiving money from outside the UK</b>	
Foreign currency cheque deposit	£10
Foreign currency electronic payment	<b>Fee not charged</b>

<b>Cards and Cash</b>	
<b>Cash withdrawal in pounds</b> Withdrawals in the UK Withdrawals outside the UK	<b>Fee not charged</b> <b>1.5% of the value (Minimum £1.99)</b>
<b>Cash withdrawal in foreign currency</b> Foreign currency cash withdrawal fee (including cash machines, purchase of traveller's cheque or foreign currency at another bank, bureau de change or other outlet displaying the Visa or Mastercard sign abroad)  Foreign currency conversion fee for withdrawals  Withdrawals from Santander cash machines in Spain using a debit card	<b>1.5% of the value (Minimum £1.99)</b>  Percentage of total transaction value <b>2.75%</b>  <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 purchase fee for debit card payment Foreign currency conversion fee for debit card payment	Per transaction <b>£1.25</b> Percentage of total transaction value <b>2.75%</b>
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	Per day <b>£1 (capped at 20 days)</b>
<b>Unarranged overdraft</b>	<b>Service not available</b>
<b>Refusing a payment due to lack of funds</b>	<b>Service not available</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>Fee not charged</b> <b>£25</b>
Weekly statements Photocopying cheques	Per month <b>£1.50</b> Per cheque <b>£4</b>