



Name of the account provider: Santander UK Plc

Account name: Essentials 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
General account services	
Maintaining the account	Monthly fee £1
	Total annual fee £12
Payments (excluding cards)	
Direct Debit	Fee not charged
Standing Order	Fee not charged
Sending money within the UK	Fee not charged
Faster Payment (pounds)	
CHAPS (same day payment)	£25
Banker's draft	£10
Counter cheque fee (you must withdraw over £1,000)	£10
Cheque payment (in pounds)	Service not available
Sending money outside the UK	
SEPA (Single Euro Payments Area)	£15
International Payment	£25
Issuing a foreign currency cheque	£10
Receiving money from outside the UK	
Foreign currency cheque deposit	£10
Foreign currency electronic payment	Fee not charged

Cards and Cash	
Cash withdrawal in pounds Withdrawals in the UK Withdrawals outside the UK	Fee not charged 1.5% of the value (Minimum £1.99)
Cash withdrawal in foreign currency 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	1.5% of the value (Minimum £1.99) Percentage of total transaction value 2.75% Fee not charged
Debit card payment in pounds	Fee not charged
Debit card payment in a foreign currency Foreign currency purchase fee for debit card payment Foreign currency conversion fee for debit card payment	Per transaction £1.25 Percentage of total transaction value 2.75%
Overdrafts and related services	
Arranged overdraft	Service not available
Unarranged overdraft	Service not available
Refusing a payment due to lack of funds (The monthly cap on unarranged overdraft charges for the Essentials Current Account is £50. Further details can be found online at www.santander.co.uk)	Per transaction £10
Allowing a payment despite lack of funds	Service not available
Other services	
Cancelling a cheque Cheques issued in pounds Foreign currency cheques	Service not available £25
Weekly statements Photocopying cheques	Per month £1.50 Per cheque £4