



Name of the account provider: Santander UK Plc

Account name: Zero 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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Fee not charged
Payments (excluding cards)	
Direct Debit	Fee not charged
Standing Order	Fee not charged
Sending money within the UK	
Faster Payment (pounds)	Fee not charged
CHAPS (same day payment)	£25
Banker's draft	£10
Counter cheque fee (you must withdraw over £1,000)	Fee not charged
Cheque payment (in pounds)	Fee not charged
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 Fee not charged
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		Fee not charged Fee not charged 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 Percentage of total transaction value	Fee not charged Fee not charged
Overdrafts and related services		
Arranged overdraft	Arranged overdraft usage	18.9% EAR (of overdraft value)
Unarranged overdraft (The monthly cap on unarranged overdraft charges for the Zero current account is £50. Further details can be found online at www.santander.co.uk)	Unarranged overdraft usage	18.9% EAR (of overdraft value)
Refusing a payment due to lack of funds		Fee not charged
Allowing a payment despite lack of funds		Fee not charged
Other services		
Cancelling a cheque Cheques issued in pounds Foreign currency cheques		Fee not charged £25
Weekly statements Photocopying cheques	Per month Per cheque	£1.50 £4

*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.