



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

**Account name: Further Education Account**

**Date: Effective from 14 January 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.
- A glossary of the terms used in this document is available free of charge.
- From 6 April 2020, we're changing the way we charge for overdrafts to reflect new regulations. Details of the changes can be found in the **Overdrafts and related services** section of this document, as well as at [santander.co.uk/uk/account-changes](https://santander.co.uk/uk/account-changes).

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<b>Fee not charged</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)	<b>£25</b>
Banker's draft	<b>£10</b>
Counter cheque fee (you must withdraw over £1,000)	<b>£10</b>
Cheque payment (in pounds)	<b>Fee not charged</b>
<b>Sending money outside the UK</b>	
SEPA (Single Euro Payments Area)	<b>Fee not charged</b>
International Payment	<b>£25</b>
Issuing a foreign currency cheque	<b>£10</b>
<b>Receiving money from outside the UK</b>	
Foreign currency cheque deposit	<b>£10</b>
Foreign currency electronic payment	<b>Fee not charged</b>

Cards and Cash		
<b>Cash withdrawal in pounds</b> Withdrawals in the UK Withdrawals outside the UK		<b>Fee not charged</b> <b>Fee not charged</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 <b>From 5 May 2020</b>  Withdrawals from Santander cash machines in Spain using a debit card	Percentage of total transaction value Percentage of total transaction value	<b>Fee not charged</b>  <b>2.75%</b> <b>2.95%</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 <b>From 5 May 2020</b>	Percentage of total transaction value Percentage of total transaction value	<b>Fee not charged</b> <b>2.75%</b> <b>2.95%</b>
Overdrafts and related services		
<b>Arranged overdraft</b>  <b>From 6 April 2020</b>	Arranged overdraft usage  Arranged overdraft usage	<b>9.9% EAR**</b> <b>(of overdraft value)</b>  <b>9.9% APR*/EAR**</b> <b>(variable)</b>
<b>Unarranged overdraft</b> (The monthly cap on unarranged overdraft charges for the Further Education Account is £50. Further details can be found online at <a href="http://www.santander.co.uk">www.santander.co.uk</a> )  <b>From 6 April 2020</b>	Unarranged overdraft usage  Unarranged overdraft usage	<b>18.9% EAR</b> <b>(of overdraft value)</b>  <b>0% APR/EAR</b> <b>(variable)</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>Fee not charged</b>
Other services		
<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 Per cheque	<b>£1.50</b> <b>£4</b>

\*APR stands for Annual Percentage Rate. It shows the overall cost of credit as an annual rate of charge, taking into account the interest, charges and any other costs involved in getting credit. It doesn't include any other fees and charges.

\*\*EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft which takes into account how often we charge interest to the accounts and doesn't include any other fees or charges.

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