



Name of the account provider: Santander UK Plc

Account name: Instant Plus Account

Date: Effective from 5 May 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.

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)	£10
Cheque payment (in pounds)	Service not available
Sending money outside the UK	
SEPA (Single Euro Payments Area)	Fee not charged
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	Fee not charged
Cash withdrawal in foreign currency Foreign currency conversion fee for withdrawals	Percentage of total transaction value 2.95%
Withdrawals from Santander cash machines in Spain using a debit card	Fee not charged
Debit card payment in pounds	Fee not charged
Debit card payment in a foreign currency Foreign currency conversion fee for debit card payment	Percentage of total transaction value 2.95%
Overdrafts and related services	
Arranged overdraft	Service not available
Unarranged overdraft	Service not available
Refusing a payment due to lack of funds	Fee not charged
Allowing a payment despite lack of funds	Service not available
Other services	
Cancelling a cheque Cheques issued in pounds Foreign currency cheques	Fee not charged £25
Weekly statements	Per month £1.50
Photocopying cheques	Per cheque £4
Interest breakdown	£10