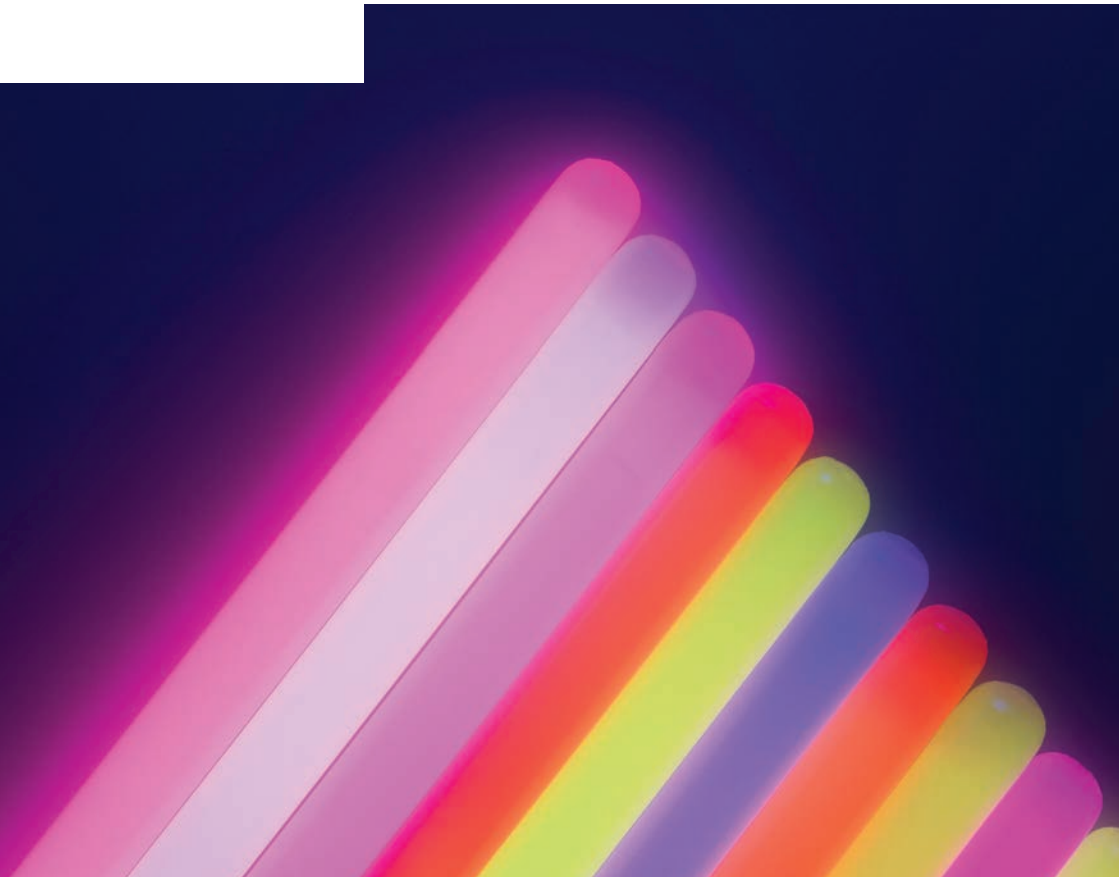


Savings and investments

Building for the future





Let us help you take the next step

When you're deciding whether to save or invest your money it's important to make sure you have the right balance to meet your needs.



Savings

Savings tend to be best for short-term goals. Variable rates can change at any time but these accounts can offer you greater flexibility and instant access to your money. Fixed rate savings accounts offer a guaranteed rate of interest over a fixed term, however it may not be possible to make withdrawals.



Investments

Investments have the potential to produce a better return than savings over the medium-to-long term. Generally they fluctuate in value, so holding them for typically five years or more can provide better returns.

All investments can carry varying degrees of risk to your money. You can learn more about investing at santanderinvesting.co.uk

If you're thinking about investing you should make sure you have money in savings too, to provide a balanced portfolio.

How we pay interest

Interest is paid using the gross rate. This means all the interest we pay you will be without tax deducted. If the total amount of interest you receive exceeds any Personal Savings Allowance, which you're entitled to, you may have to pay tax at the applicable rate. This would need to be paid directly to HM Revenue & Customs. For more information, please visit gov.uk/apply-tax-free-interest-on-savings

What is the Personal Savings Allowance?

UK taxpayers are able to earn up to £1,000 (or £500 for higher rate tax payers) of income from savings tax free for the current tax year.

Savings options

Whether you need access to your savings or not, we have a range of savings accounts available, so you can choose whatever's right for you.

Instant access savings

Instant access savings accounts give you the flexibility to add to or withdraw your savings whenever you like and you can transfer money in and out using Online and Mobile Banking or in a branch. Some accounts also come with a cash card.

	Access	Unlimited deposits	Unlimited withdrawals	Earn interest on your money
Everyday Saver A straightforward savings account with instant, flexible access, featuring a cash card.	Branch, Phone, Online, Mobile, cash machine	Maximum deposit of £2 million.	✓	✓
eSaver An online savings account with instant access to your money for a 12 month term.	Online and Mobile	Maximum deposit of £2 million.	✓	✓
Regular eSaver Exclusively for 1i2i3 World and/or Santander Select or Private Banking customers. Save up to £200 every month for a 12 month term. This is an online account.	Online and Mobile	Maximum deposit of £200 per month, up to £2,400 for the full year.	✓	✓

Fixed rate bonds

Fixed rate bonds offer a guaranteed interest rate for a fixed term, so you know exactly how much your savings will grow by over a fixed period of time.

- ✓ We may offer different terms to suit your circumstances.
- ✓ You can choose between receiving monthly or annual interest.
- ✓ We'll write to you when your bond is about to mature so you can choose what to do with your money.

All our fixed rate bonds mature on a fixed date, specified at the time of opening. During the fixed period, withdrawals or transfers cannot be made and the account cannot be closed before the end of the fixed term.

Individual Savings Accounts (ISAs)

With cash ISAs you can save tax-free up to the annual ISA limit. This might be a good option if you've exceeded your Personal Savings Allowance.

Variable rate cash ISAs

Variable rates can change at any time but these accounts can offer you greater flexibility and instant access to your money.

Fixed rate cash ISAs

Fixed rate cash ISAs offer a guaranteed rate of interest over a fixed term, however it's not possible to make partial withdrawals. To access your money you need to close or transfer your whole ISA balance. An early closure charge equivalent to 120 days' interest applies.

Junior cash ISAs

Junior cash ISAs offer long-term tax-free savings for children under the age of 18, so you can help your children save for their future.

- They must be opened by an adult with parental responsibility for children aged 15 and under (children aged 16 and 17 can open one themselves).
- No withdrawals or closures are allowed until the account matures on the child's 18th birthday.
- A child can only hold one of each type of Junior ISA (cash and stocks & shares) and they cannot hold a Child Trust Fund at the same time.

Key product information for ISAs

	Interest rates (AERs*)	Opening	Statement	Access	Transfer in existing ISAs
Variable rate ISAs¹	Rates may vary over time	Branch, Online	Annually	Branch, Phone, Online, cash machine, Mobile	✓
Fixed rate ISAs	Fixed rate over ISA term	Branch, Online	Annually	Branch, Phone, Online, Mobile	✓
Junior ISA	Rates may vary over time	Branch only	Annually	Branch, Phone, Online, Mobile (for registered contacts only)	✓ ²

*AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year.

Note 1: For eISA you manage the account using Online and Mobile Banking only. Access is not available via any other channel.

Note 2: You can transfer in an existing Junior ISA or Child Trust Fund.

Transferring your existing ISA to Santander

If you'd like to transfer your ISAs to Santander, please speak to our dedicated team who can help you. We won't charge you for transferring in to Santander, though your existing provider may charge you for transferring out.

Bear in mind that money you withdraw from your Santander ISA will lose its tax-free status and, if repaid back into an ISA, will count towards your current tax year's ISA limit.

Important information

- A tax year runs from 6 April to 5 April the following year.
- The favourable tax treatment of ISAs may change in the future and is subject to your individual circumstances.
- For product specifics, please refer to the Key Facts Document.
- You must be a UK resident and aged 16 or over to open an adult cash ISA.
- You are only allowed to pay into one cash ISA in any one tax year.

Your savings, your way

Once you've chosen the savings account that suits your needs, there are a range of ways you can manage your account. Please check your account's Key Facts Document for your specific account.



Online Banking

Visit **santander.co.uk**



Mobile Banking

Download our secure Mobile Banking app.



In branch

Visit one of our branches across the country. We can even help you get setup with our Online and Mobile services.



Cash machines

Access 24/7 services at our cash machines.



Telephone Banking

Call us on **0800 9 123 123**.

Investing in your future

Whether you're new to investing or have some experience, we offer three different investment services, so you can choose which suits your needs.

Why invest?

Depending on your circumstances, having all your money in easy access savings may not be the right thing for you as over the longer term, inflation may eat into your hard earned money. For example, if over a one year period interest on your savings account is 0.8% and the rate of inflation is 2%, your money will buy less at the end of the year than at the beginning.

Investments have the potential to produce better returns than savings over the medium to long term, however, there is far less certainty with investments. With all investments, your money is at risk and you may get back less than you invest, depending largely on when you need access to the money and market conditions at that time. Investments should be held for the medium to long term (5+ years).

Investing could help you:

- beat inflation;
- build a nest egg for the future;
- provide a regular income; and
- take advantage of tax benefits.

Please note the tax treatment of your investments depends on your individual circumstances. Changes to tax rules and legislation, including the favourable treatment of ISAs, could happen at any time in the future and could affect how much you get back.



How to get started

1 Person-to-person advice

Get expert, person-to-person advice, either face to face or remotely, from our Financial Planning Managers/Private Bankers who will give you personalised recommendations based on your individual situation.

Your Financial Planning Manager/ Private Banker will:

- discuss your financial needs, circumstances, priorities and appetite for risk;
- give you a personalised Suitability Report; and
- provide advice restricted to a range of investment products from Santander.

You can:

- invest £20,000 or more;
- set up additional payments from £20 per month alongside your initial lump sum;
- use your ISA allowance; and
- check your investment performance (funds) with Online Banking.

2 Invest with online advice

You don't need experience with investing to use **Santander's Digital Investment Adviser**. It will ask you some simple questions to understand your attitude to risk and depending on your answers it may recommend one of our four Multi Index funds and show you how your money may perform in the future.

With the Digital Investment Adviser you can:

- get personalised advice, at a time that suits you;
- set up monthly payments from £20 per month;
- invest lump sums from £500 to £20,000;
- use your ISA allowance; and
- check your investments' performance with Online Banking.

3 Choose your own investment

If you feel confident about investing without advice, the **Santander Investment Hub** lets you buy, sell and manage your investments from Santander Asset Management UK Limited, as well as a wide range of funds from across the market.

The Investment Hub lets you:

- view your fund investments alongside your Santander accounts with Online Banking;
- invest from £100, up to an unlimited amount (for ISAs, this is limited to the annual ISA limit);
- set up monthly payments from £20;
- use your ISA allowance; and
- transfer in stocks and shares ISAs, cash ISAs or investment accounts from elsewhere.

Fees

Person to Person advice

Any costs for providing the advice will be disclosed to you upfront by your Financial Planning Manager/Private Banker. These only apply where you accept any advice.

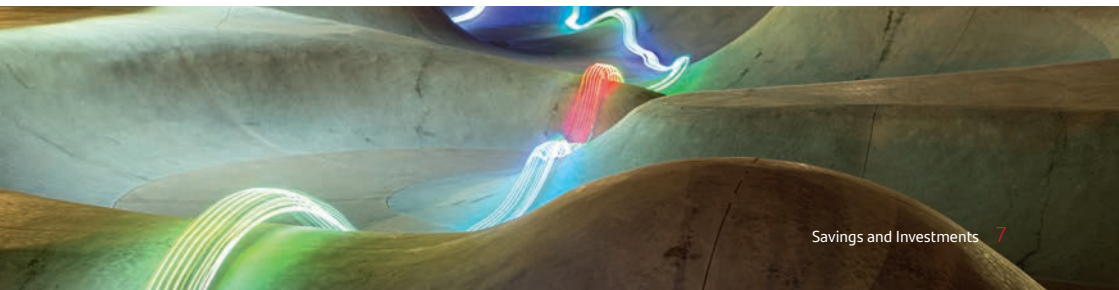
Digital Investment Adviser

It costs £20 if you want to buy your Suitability Report containing our recommendation.

Investment Hub

For all investments on the Santander Investment Hub there's a half yearly platform service fee and product fees dependent upon the individual product or fund. Full details of all fees and charges payable will be provided before you decide to invest.

Since you are investing without advice there are no advice fees associated with this service.



To find out more on savings and investments



Talk to us in branch



Call 0800 085 1644



Visit santander.co.uk/personal/savings-and-investments

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