



Name of the account provider: Santander UK Plc

Account name: Select Current 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 and Key Facts Documents.
- 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 **Overdraft and related services** section of this documents, as well as at santander.co.uk/uk/account-changes.

Service	Fee
General account services	
Maintaining the account	Monthly fee £5
	Total annual fee £60
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)	Fee not charged
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 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)		Fee not charged
Foreign currency conversion fee for withdrawals From 5 May 2020	Percentage of total transaction value Percentage of total transaction value	2.75% 2.95%
Withdrawals from Santander cash machines in Spain, Portugal, Poland, Germany, Argentina, Chile, Mexico, Puerto Rico, Uruguay, USA and Brazil		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 From 5 May 2020		Fee not charged Percentage of total transaction value 2.75% Percentage of total transaction value 2.95%
Overdrafts and related services		
Arranged overdraft £0 to £500 £500.01 to £1,999.99 £2,000 to £2,999.99 £3,000 and over	Per day Per day Per day	Fee not charged £1 £2 £3
From 6 April 2020 £0 to £500 £500.01 and over	Arranged overdraft usage	Fee not charged 28.3% APR* (variable)/39.9% EAR** (variable)
Unarranged overdraft		Fee not charged
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 Cashback and/or interest breakdown	Per month Per cheque	£1.50 £4 £10

*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.