Please keep for future reference

Santander Business Banking

Speak to your Business Banking Manager in branch

santander.co.uk/business

Call us on **0800 731 6666**

Treasurer's Current Account

Key Facts Document (including the Statement of Lender and Borrower Responsibilities and Financial Services Compensation Scheme (FSCS) Information Sheet & Exclusions List)

Effective from 10 August 2020

These Specific Conditions apply in addition to our General Terms and Conditions and Important Information. Where there are inconsistencies, it is these Specific Conditions that apply. This account may be withdrawn at any time without notice.

Our Treasurer's Current Account has been designed especially for not-for-profit organisations like clubs, societies and charities; it can help you manage your finances and offers free day-to-day banking.

Summary product details	
Account name	**Treasurer's Current Account**
What is the interest rate?	**Credit interest** ○ No interest is paid on credit balances on this account. **Debit interest (overdrafts)** ○ There is no Arranged Overdraft facility available on the Treasurer's Current Account. Other than in the situation that follows, we don't offer Unarranged Overdrafts, so if a payment is presented for authorisation but you don't have enough available money in your account, we will decide whether or not to refuse a payment due to lack of funds. If we allow a payment despite lack of funds, you will move into an Unarranged Overdraft but you won't incur any charges for this. See the 'Additional Information' section for full details of other fees and charges.

Description	Overdraft interest rates and fees
Unarranged Overdraft interest rate	No interest
Unpaid Item fee	No fee
Paid Item fee	No fee

We may vary existing charges or introduce new charges. If we increase charges or introduce new charges, we will let you know in accordance with our account terms.

Can Santander change the interest rate?	**Credit interest** ○ No interest is paid on credit balances on this account. **Debit interest (overdrafts)** ○ Yes, the Unarranged Overdraft interest rate is variable. If we increase this rate, we will give you no less than two months' personal notice. If we reduce this rate, we will give you notice within 30 days of making the change by one or more of the following methods: personally or by displaying a notice in the national press or (for branch based accounts) in our branches, or on our website. If we put a notice in the press, we will use two national newspapers.
How do I open and manage my account?	**Eligibility** You can apply for a Treasurer's Current Account if: ○ You are a UK resident aged 18 or over and your organisation is not-for-profit such as a club, society, or charity. ○ Your organisation has an annual turnover of up to £250,000. (If your annual turnover is greater than £250,000 please visit santandercb.co.uk to see the products and services available to our corporate and commercial customers.) ○ You intend to use the account for business purposes only. **Opening** ○ You can apply in branch. Contact your local branch to see if a Business Banking Manager is available to support you. ○ Our Treasurer's Current Account can be opened and operated with up to three authorised signatories. Any one signatory can approve any transaction. **Deposits** ○ No minimum or maximum opening deposit or account balance. ○ Deposits can be made by cash, cheque, electronic payment - faster payments, CHAPS & SWIFT-, Direct Debit, standing order, debit card, bill payment and transfer to/from another Santander account. ○ **Sterling cheque deposits.** Cheques go through a 'clearing cycle' which affects when funds will be made available to you, when interest starts to be earned from and when you can be sure the money is yours. Please see the table below for information on the clearing cycle for cheque, counter cheque and banker's draft processing.

Cheque Clearance timescales

Day cheque paid in	Day interest begins	Day we allow you to withdraw money out (by end of day)	Day you can be sure the money is yours (by end of day)
Monday	Tuesday	Tuesday	Tuesday
Tuesday	Wednesday	Wednesday	Wednesday
Wednesday	Thursday	Thursday	Thursday
Thursday	Friday	Friday	Friday
Friday	Monday	Monday	Monday
Saturday	Tuesday	Tuesday	Tuesday
Sunday	Tuesday	Tuesday	Tuesday

Cheques deposited at a Nominated Office or through the post will take additional time to reach our processing centre. The timescales above will begin when they reach our processing centre.

How do I open and manage my account? (continued)

Under this clearing system cheques are paid in and cleared using an image of the cheque. So if you want a copy of the cheque we will only be able to give you a copy of the imaged cheque.

If you are making a payment by writing a cheque you should always make sure you have sufficient available money in your account to make the payment when you write the cheque as the money could be leave your account as early as the day after you have written the cheque and given it to the recipient.

For more information about cheque clearing cycles see our website or ask in branch.

- **Foreign Currency Cheque deposits** – If you have received a Foreign Currency Cheque, you can pay it into your account using a 'Foreign Cheque Acceptance' form (available by calling us on **0800 731 6666**). To deposit the Foreign Currency Cheque, send it together with the completed form to the address stated on the form. We credit Foreign Currency Cheques to your account in one of two ways:
  - **Negotiation**: Foreign Currency Cheques drawn in Australian dollars, Canadian dollars, New Zealand dollars, or US dollars, drawn in the currency of the drawee country, and up to a sterling equivalent value of £5,000, will normally be cleared by negotiation. Foreign Currency Cheques drawn in euros will also normally be cleared by negotiation if they are drawn on banks in Austria, Belgium, France, Germany, Italy, Luxembourg, the Netherlands, Portugal or Spain. Funds will be made available to your account 6 Working Days after the Foreign Currency Cheque has been received and processed. These funds are credited with recourse and may be debited later if the Foreign Currency Cheque subsequently fails to clear. There are some exceptions to this, such as the first Foreign Currency Cheque that is paid into your account, which will be cleared by collection.
  - **Collection**: All other Foreign Currency Cheques – not drawn in one of the currencies listed above, not drawn in the currency of the drawee country, or in excess of the sterling equivalent of £5,000 – will be cleared by collection. This method of clearance takes longer than negotiation as we wait for the Foreign Currency Cheque to be paid by the drawee bank and can take up to 8 weeks. The timescale will vary depending on the country the Foreign Currency Cheque is clearing in and the bank on which it is drawn.
- The table below shows the fees you will pay for receiving payments into your account.

Description	Fee
International Payments	No charges
CHAPS payments	No charges
Foreign Currency Cheques cleared by negotiation	£10 per cheque
Foreign Currency Cheques cleared by collection	£10 per cheque
Unpaid Foreign Currency Cheque deposit	£5

Please note when receiving payments, other banks may deduct charges from the funds before they reach us. These charges are beyond our control.

Managing the account

- Via Online Banking, mobile banking, post, participating Post Offices (excludes Isle of Man and British Forces Post Offices), by calling us on **0800 731 6666** and from any LINK cash machine.
- Post Office branches provide differing levels of service in terms of the amount of cash that can be deposited and withdrawn, and some cannot offer the change-giving service. Your local Post Office branch will be able to advise you of its status.
- Our Treasurer's Current Account offers a selection of cards to enable you to operate your account as shown in the table below:

	Santander debit card	Cash deposit card	Change giving card	Operator card
Full access to telephone banking facilities	✔			
Withdraw cash at a cash machine	✔			
Deposit cash and cheques at Santander cash machines	✔			✔
Obtain a balance at Santander cash machines	✔			✔
Make purchases	✔			
Deposit cheques at Post Office	✔			
Deposit cash at Post Office	✔	✔		
Withdraw cash from Post Office	✔			
Obtain a balance at Post Office	✔			
Exchange notes for coin at Post Office			✔	

- A Santander debit card will allow you to carry out most transactions at cash machines or at participating Post Offices nationwide. You can also request an operator card for someone who is not an account signatory, but who you would like to authorise to deposit cash and cheques and obtain a balance at Santander cash machines.
- The cash deposit card and change-giving card are available for you or someone who is not an account signatory to deposit cash and exchange notes for coin at participating Post Offices nationwide.

How do I open and manage my account? (continued)	**Using the Post Office** **At participating Post Office branches, you can:** ○ Use your Santander debit card to pay in or withdraw cash over the counter and check your balance. ○ Use your cash deposit card to pay in cash over the counter with no need for paperwork. ○ Deposit cheques. **To deposit cash at a participating Post Office branch:** ○ Your Card may be swiped or you may be asked to insert it into a card reader; the cash is instantly deposited in your account and recorded on our system. ○ Cash should be presented neatly, with notes in bundles wherever possible. Please visit our website at **santander.co.uk/business/support/ways-to-bank/face-to-face-banking** or call us on **0800 731 6666** if you require further information on how to deposit coin. ○ You'll be given a receipt for the deposit made. **To deposit cheques at a participating Post Office branch:** ○ Fill out the paying-in slip, put it in a pre-addressed envelope with the cheques and hand this in at the Post Office branch counter. You will be given a receipt for the cheque envelope. ○ You will need to complete a new paying-in slip for each batch of 10 cheques. **Large volume transactions at a participating Post Office branch:** ○ You should discuss any regular deposit or withdrawal of large amounts of cash with your local Post Office to ensure it can process the level you require. ○ The postmaster may request that you give 24 hours' notice of any change-giving needs. **Statements** ○ Statements are issued monthly and will show your account balance and all transactions that have occurred since your last statement. ○ To change the date on which you receive your statement please call us on **0800 731 6666**. The billing period for fees and charges which are pre-notified and deducted on a monthly basis will remain the same (please see the 'Charging of fees' section for further details). ○ We recommend that you check your statements carefully and let us know immediately if something is wrong so that we can sort it out. If you delay in telling us, we may not be able to investigate the matter properly. If you want to talk to us about something on your statement, please call us on **0800 731 6666**. You can choose to have an account with up to three signatories and any one of these can approve any transaction (NOTE: there is no restriction on the number of signatories and you may choose who may authorise transactions if the account was opened before 28 November 2014); you can also nominate colleagues to have access to your account to manage it while you get on with running your business. ○ Please note (for accounts opened from 28 November 2014): the ability for any one signatory to authorise transactions gives greater flexibility but also means that each person can use the account without the other person knowing. This means that, among other things, one signatory alone can make payments and could potentially withdraw the entire balance from the account. For the avoidance of doubt we shall not be responsible for any fraud or misuse of the account by an authorised signatory. ○ **Fax facilities** – We can take instructions by fax for non-cheque and non-cash payment methods. Please contact us on **0800 731 6666** for more information. ○ **Stationery** – When you need to re-order stationery you can do this either via Online Banking or by calling us on **0800 731 6666**. Deposit envelopes can take up to 2 weeks to arrive, so order in good time to avoid running out.
Can I withdraw money?	○ Yes, withdrawals can be made at any one of our cash machines, by electronic transfer or at participating Post Office branches nationwide (services and opening hours for individual Post Office branches within the Post Office Network may vary). ○ Cash withdrawals (at Santander or LINK network machines) are limited to £500 per day. **Debit card & cash machine charges.** ○ There is no charge when making cash withdrawals at Santander cash machines or other LINK cash machines in the UK or at Santander cash machines in Spain. Charges will be made for withdrawals at other cash machines.

Type of transaction or service	Charge/rate
Withdrawals from Santander cash machines or LINK cash machines in the UK Withdrawals from Santander cash machines in Spain	No charge
Currency conversion for using your card for withdrawals or payments in a foreign currency	2.95% of the value

Can I withdraw money? (Continued)	Daily transaction limits may apply, for example, but not limited to, cash machine withdrawals. If you use your debit card for a transaction in a foreign currency, Visa or Mastercard will convert it in to sterling the day it is processed, using the Visa or Mastercard exchange rate. You can find out the exchange rate by visiting **www.visaeurope.com/making-payments/exchange-rates** for Visa cards or **www.mastercard.com/global/currencyconversion/index.html** for Mastercard cards or calling us on **0800 731 6666**. Currency conversion rates can fluctuate between the time you make the transaction and the point at which the payment is processed by Visa or Mastercard. Please note: If given the option of transacting in either local currency or sterling, ensure you choose local currency unless you are certain that the exchange rate and any fee is more favourable. If you choose sterling, it means that the retailer or bank will handle the conversion and may charge you a conversion fee, a foreign usage fee, or both.
Additional information	**Cancellation period** ○ If, within 14 days of first opening your account, you would like to cancel it, let us know by contacting us in writing or by phone. Otherwise, your account will continue until you or we close it. We will repay any money we owe you. If your account is overdrawn, you must pay off the entire overdraft immediately. **Closing the account** ○ You or we may close your account at any time by giving the other party notice. If we decide to close your account, we will, wherever possible, give you at least 2 months' notice as described in our General Terms and Conditions and Important Information, unless there are exceptional circumstances, such as fraud or where you are (or you become) an RFI and you have an Unarranged Overdraft. If your account is overdrawn, we may ask you to pay off the entire overdraft on your account immediately. You can find out more about closing your account by calling us on **0800 731 6666**. **Other fees and charges** ○ You will have to pay a fee for non-standard transactions outside of your day-to-day banking. Non-standard transactions include, for example: a) **Sterling bank drafts** – You can request a Sterling bank draft by writing to us at the Business Banking Centre, Bridle Road, Bootle, Merseyside, L30 4GB. You can also request a sterling bank draft for up to £3,000 by calling us on **0800 731 6666**. You will need to tell us the name of the person or organisation you wish to pay. If we receive your request before 1pm (Monday to Friday), the draft will be posted to your business address on the same day; any request we receive after 1pm will be processed the following Working Day. We charge an administration fee of £10 for the bank draft service. b) **Foreign currency drafts** – A foreign currency draft is suitable for non-urgent payments in currency. It operates like a cheque and is drawn on an overseas bank in the local currency. You can order a foreign currency draft by calling us on **0800 731 6666** – it will usually take 2 working days to arrive by post. You then forward it to the person or organisation you want to pay. We charge a fee of £10 for a foreign currency draft. c) **A SEPA Credit Transfer** is a non-urgent payment in euros. It is usually a next-Working Day payment, provided the Payment Instruction is received before the Cut-off Time. SEPA Credit Transfers can be sent to any participating banks within the EU and the EEA, plus Switzerland, Monaco and San Marino. d) **CHAPS and SWIFT payments** – You can send money electronically using CHAPS or SWIFT: there will be a charge for using these services. You can give us your Payment Instruction via Online Banking or by calling us on **0800 731 6666**. CHAPS payments can only be made in sterling. SWIFT payments can be made in most major currencies, including sterling. Alternatively, you can send up to £100,000 per payment in sterling quickly and easily to another UK bank account using Faster Payments, for which there is no charge. These services are available via Online Banking or by calling us on **0800 731 6666.** Please note if we receive your CHAPS payment request before 2.40pm (Monday to Friday), we will send the money on the same day; requests we receive after 2.40pm will be processed the following Working Day.

Additional information (Continued)	Please refer to **santander.co.uk/business** for all payment Cut-off Times. The table below shows the fees you will pay for non-standard transactions:

Transaction	Fee
Faster Payments	Free (limit of £100,000 per payment)
Sterling bank drafts	£10
Foreign currency drafts*	£10
CHAPS payments**	£25
SWIFT payments*	£25
Non-urgent euro payments (SEPA Credit Transfer)	£0
Provision of change	£1.65 per £100 exchanged
Unpaid cheque/Direct Debit/standing order/ bill payment	No fee
Duplicate statement (single sheet)	£0
Duplicate statement (multiple)	£0
Audit replies	£25 plus VAT
Status replies/banker's reference	£10
Stopped cheques**	£10
Photocopying cheques	£4 per cheque

* There may be extra charges levied by the intermediary and/ or destination bank. Santander has no control over these charges. The exchange rates that we apply to foreign currency payments are based on our reference exchange rates. You can find out details about our exchange rates for the day by calling us on **0800 731 6666**.

** Fee will be pre-notified to you and deducted on a monthly basis (please see the 'Charging of fees' section below for further details).

Charging of fees

- Unless we tell you otherwise, all fees and charges will be charged and deducted at the point of transaction.
- Where we've indicated that a fee or charge will be pre-notified and deducted on a monthly basis, you'll receive a pre-notification of charges and the amount identified as due will be deducted from your account 15 days after the pre-notification (or the nearest Working Day afterwards).

Alerts Service

- We offer a free alerts service which provides alerts about Unarranged Overdrafts.
- Account Administrators and other relevant individuals (such as legal representatives, individuals who have been granted a power of attorney or other individuals involved in the running of the business) who have provided their mobile number and/or email address can choose to receive our alerts service which sends messages via SMS and/or email about Unarranged Overdrafts.
- Account Administrators and other relevant individuals will be automatically registered for Unarranged Overdraft alerts. These alerts will be sent by SMS only. If customers want to receive these alerts via email, they can opt in via Online Banking, in Branch, or by calling us on **0800 731 6666**.
- If Account Administrators and other relevant individuals currently receive Unarranged Overdraft alerts by email, they will continue to do so unless they tell us otherwise.

  We may send alerts by push notification in Mobile Banking in the future.

Going paper-free

- You'll receive your documents and statements by post unless you've chosen paper-free in Online Banking. If you've chosen paper-free, your statements for this product, as well as some of your letters, will be sent to your document store in Online Banking. You'll receive an email when a document is ready to view. You can change your preferences on how to receive documents from us within Online Banking at any time.

'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.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit **santander.co.uk/alternativeformats** for more information, ask us in branch or give us a call.

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STANDARDS *of* LENDING PRACTICE

Our commitments to our business customers and what we ask of you

As a lender we have committed to follow the Standards of Lending Practice for business customers. By adhering to the Standards we are demonstrating a commitment to ensuring that our customers are treated fairly.

- We will lend responsibly and treat your business fairly and reasonably at all times.
- We will ensure that all information we provide about our products and how they work is clear and understandable so that you can decide what is best for your business' needs.
- We will provide clear, upfront information on the documents required to support an application. Taking account of this will help to ensure that we can deal with your application efficiently.
- If we are unable to approve your application, we will explain why and provide a referral, where appropriate, to alternative sources of finance.
- If your application is declined you have the right to appeal the decision.
- We will set out any requirements/conditions we may have to support any borrowing in a clear, understandable way.
- We will confirm the conditions of your business borrowing in writing and highlight any covenants or material conditions attached to it.
- We will clearly set out the type and frequency of information we will require to monitor the business' performance.
- If your business experiences difficulties, we will seek to understand the overall circumstances to try and identify suitable and pragmatic solutions. Where appropriate, we will provide details of free debt advice.

What we ask of you

- That, prior to making an application, you double check what information we will need to process an application. If you are unsure or have any questions, please contact us.
- That all information you provide to us during our relationship is accurate and timely.
- We ask you to think carefully about whether the business can afford the product applied for and to be open in your dealings with us.
- To make sure that you understand the terms and conditions associated with your product.
- That you seek professional advice, where this is appropriate for the needs of your business and the type of product you are applying for.
- That the business maintains any commitments it has to us, for example providing information which we may reasonably request to monitor performance.
- Take care of any security information to help prevent fraud and protect your account(s).
- Tell us as soon as possible if someone is misusing confidential information.
- Carefully check your business' account statements/records to make sure they are accurate. If anything isn't right, please get in touch with us.

Please let us know if

- Your contact details change or there is a change in how your business is run, for example, ownership/directorships etc, so we can keep our records up to date.
- Your business may be about to experience, or is experiencing, difficulties. The sooner you do this, the more likely it is we'll be able to find a way to help you.

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Financial Services Compensation Scheme (FSCS) Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS')[1]
Limit of protection:	£85,000 per depositor per bank[2] The following trading names are part of your bank: cahoot and Santander Corporate and Commercial
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000.[2]
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.[3]
Reimbursement period in case of bank failure:	20 working days[4]
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Santander UK plc for enquiries relating to your account:	For all Santander accounts except Business Banking **0800 389 7000** For Business Banking accounts: **0800 068 7010**
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: **0800 678 1100** or **020 7741 4100** Email: ICT@fscs.org.uk
More information:	**http://www.fscs.org.uk**

Additional information

[1] Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

[2] General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot and Santander Corporate and Commercial Bank. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;

(b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **http://www.fscs.org.uk**

[3] Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

[4] Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under http://www.fscs.org.uk.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund[1]
- public authority, other than a small local authority.

1 Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

For further information about exclusions, refer to the FSCS website at **www.FSCS.org.uk**

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