

Bereavement guide

We're here to help at this difficult time

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Santander Personal Customers

If you're a Santander Business customer, please go to page 11.

About this guide

We understand that losing someone close to you is an emotional time and can be overwhelming. Not only do you have to deal with your loss, but it's also necessary to take care of practical matters and it can be difficult to know where to start. We've produced this guide to explain the steps you'll need to take to sort out any accounts held with us and hopefully answer any immediate questions you may have.

Above all please remember that we're here to help. You can call our dedicated Bereavement team on **0800 587 5870** lines are open Monday to Friday 8am to 6pm and Saturday 9am to 2pm. If calling from abroad please dial +44 01908 520814 and select Option 3. You can also write to us at: Bereavement Assist, PO Box 524, Bradford BD1 5ZH.

What to do first

There are a few things you'll need to do before getting in touch with us.

<p>Register the death</p>	<p>Where possible, you should do this at the registry office closest to where the death happened. They'll then be able to give you the death certificate.</p>
<p>Find out whether probate or confirmation is needed</p>	<p>'Probate' refers to the right to manage the affairs of the deceased (in England, Wales and Northern Ireland). 'Confirmation' refers to the same right in Scotland. For Santander, probate or confirmation is required when the total value of all accounts held with us in the sole name of the deceased is more than £50,000.</p> <ul style="list-style-type: none">◦ If there is a Will, you'll need to apply for a 'grant of probate'.◦ If there isn't a Will, you'll need to apply for a 'grant of letters of administration'.◦ In Scotland, both of the above are called a 'certificate of confirmation'.◦ We use 'grant of representation' as a generic term to cover all of the above.

Getting in touch and what you'll need

You can call us, notify us online, write to us, or visit your local branch to notify us of a death. Here is a summary of what you'll need. You can also use the Death Notification Service to notify Santander. The Death Notification Service has been created to notify a number of banks and building societies about a person's death at the same time (see next page for further information). To notify us you'll need the following:

<p>Proof of death</p>	<p>Either the original death certificate, a certified copy or a photocopy. It can also be an interim death certificate or coroner's certificate.</p>
<p>Proof of your identity</p>	<p>For example a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving licence.</p>
<p>Bereavement Form</p>	<p>If you notify us in branch, we'll ask you to complete a Branch Bereavement Form.</p> <p>If you prefer to notify us online, you can do so using our online notification form at santander.co.uk/personal/support/customer-support/bereavement, 'What to do when someone dies'.</p> <p>If you notify us by telephone, we may ask you to complete a Bereavement Instruction Form which you can download from our website at santander.co.uk/bereavement</p> <p>If you'd prefer to notify us by post, you can download a Bereavement Instruction Form (postal). You can download it from our website at santander.co.uk/bereavement</p>
<p>Grant of representation</p>	<p>You only need this if the total value of all accounts held with us in the sole name of the deceased is more than £50,000.</p>
<p>Other payment support</p>	<p>If a funeral or florist invoice is provided and there are sufficient funds available in an account in the deceased's sole name, you can ask us to use the funds to pay the invoice directly to the funeral director. This can be done before you've received grant of representation/probate.</p> <p>Following payment of the funeral or florist invoice, or where you confirm the funeral costs have been or will be sourced by other funds, if there is an outstanding balance on a Santander credit card, unsecured personal loan or current account, if you give us permission to do so, we can clear what we can of the outstanding balance(s) prior to the closure and release of funds. If you've requested for a funeral or florist invoice to be paid, please be assured that we will release funds for this first, before clearing any debit balances.</p> <p>Please note: For any debit balance that remains outstanding, details will be passed to our Probate partners, Phillips and Cohen, who may be in contact within 30 days to discuss if there are any funds in the estate to help repay the outstanding balance.</p>

We need these items so we can close or transfer ownership of any accounts belonging to the deceased. You can either take these documents to your nearest branch once you have them, or post them to our Bereavement Assist, PO Box 524, Bradford, BD1 5ZH.

Death Notification Service

Santander is a member of the 'Death Notification Service' which allows you to notify a number of banks and building societies about the death of a customer in one go. It's a free service open to anyone who needs to notify one or more participating organisations that someone has passed away.

What does this service offer?

- It allows you to notify a number of participating organisations of a person's death at the same time.
- Each bank or building society will then contact the person dealing with the estate to let them know the next steps and support them in resolving the estate.
- It's an additional service that sits alongside existing and bereavement notification services, already offered by banks and building societies.

For more information on the service, visit **deathnotificationsservice.co.uk**

What happens next?

As long as you've given us the relevant documents, you don't need to do anything else.

Current accounts and savings accounts in sole name

Our Bereavement Assist will deal with and settle any accounts. If there are any outstanding queries about any accounts held, they will contact you.

We aim to release funds from all banking and savings accounts within 7-10 working days, after all documentation has been received. For all other products, the teams directly responsible for them will get in touch with you to arrange for their amendment or closure.

Products held in joint names

For most products held in joint names the account will be changed into the sole name of the surviving party.

For joint loans, mortgages and investments, please see the specific product information for further details.

Information about personal accounts

Credit cards

- Where the deceased is the main card holder, the card and any additional cards linked to the account can no longer be used to make payments as they'll be cancelled as soon as we're notified of the death. Interest charges are also frozen.
- We'll then contact you within 10 working days of receiving all the relevant documents.
- If there is a payment protection insurance policy covering the credit card, you will need to contact the insurance provider for details of how to make a claim.
- Any additional card holders on the account will need to apply for a credit card in their own name.
- If the deceased was an additional card holder, our records will be updated accordingly and the account continues to run as before. The account holder will continue to be responsible for paying off the balance.

Personal loans

- For loans solely in the deceased's name, the loan can be repaid from the estate.
- For loans in joint names, the surviving account holder becomes responsible for the loan and can continue to make the usual repayments or pay the loan in full.
If there is a payment protection insurance policy covering the loan, you will need to contact the insurance provider for details of how to make a claim.
- If you're worried about an outstanding loan, please talk to us in branch or call **0800 587 5870** so that we can help and explain the options available to you.

Current accounts

- Current accounts in the sole name of the deceased are closed upon notification of death and any balance can be released by transfer to another bank account or by cheque.
- By law, we must stop any Direct Debits or standing orders, so please make sure you make other arrangements for any continued payments.
- If the deceased had any future dated payments or pre-authorised recurring card transactions e.g. subscriptions or services, whilst the account remains open, they could continue to be taken from the account unless alternative arrangements are made directly with the provider, or these are cancelled.
- Debit interest and charges are also stopped. Any accounts that are overdrawn will need to be settled by the estate before they can be closed.

Savings accounts

- Savings accounts in the sole name of the deceased are closed.
- Bond accounts held in the sole name of the deceased can either be closed, in which case the minimum received will be the initial deposit amount, or allowed to continue until maturity in the deceased's name.
- For any Index linked Saving Bonds, if you close the bond before it matures you'll receive the initial deposit amount only and no interest will be paid.

Trustee accounts

- Where a trust deed is not held, the customer representative of the deceased trustee can elect to add a new trustee, leave the account in the operation of any remaining trustee(s) or transfer operation of the account to the beneficiary or request closure.
- If a trust deed is held, it should explain what should happen in the event of the death of a trustee.

ISAs

- Where the death happened on or before 5 April 2018, any tax benefits stop upon the death of the account holder and the account must be closed.
- With the exception of Junior ISAs, where the death happened on or after 6 April 2018, any tax benefits can continue until the earlier of:
 - The completion of the administration of the deceased's estate,
 - The closure of the account
 - The third anniversary of the death of the account investor.

No subscriptions or ISA transfers are allowed following the death of the investor.

- For Investments ISAs, it may be possible to transfer the underlying funds into the name of another person, but the ISA itself can't have its ownership transferred. If you'd like to transfer the underlying funds you can request this when you notify us of the death – for postal notifications, tick the transfer ownership box in the Bereavement Instruction Form. For all other notifications, just let our adviser know that this is what you want to do.

Junior ISAs

- In the event of the death of a child, any funds in their Junior ISA will be paid to whoever inherits their estate. Any tax benefits stop

upon the death of the account holder and the account must be closed.

- A Junior ISA must always have a Registered Contact showing on the account. If the Registered Contact on a Junior ISA dies, and they are not the child, we will ask the Executor of the estate to arrange for a new person to apply to become the Registered Contact on the Junior ISA. If the child is aged 16 or over they can apply to become the Registered Contact on the Junior ISA.
- If a new Registered Contact is not added to the Junior ISA, further subscriptions can be accepted, however we will not accept any management instructions on the account.
- We will write to the child at the last known address 14 days before their 18th birthday to inform them we will transfer the account into an ISA Saver in the child's name only on their 18th birthday.

Inheritance ISA for the deceased's spouse/civil partner

When a person holding an ISA dies and that person was married or in a civil partnership, the surviving spouse/civil partner is entitled to an extra ISA allowance. This is referred to as the additional permitted subscription (APS) limit.

If the date of death is on or before 5 April 2018, the APS limit will be the value of the deceased's ISA at the date of their death.

If the date of death is on or after 6 April 2018, the APS limit will be the higher of either:

- the value of the deceased's ISA at the date of their death; or
- the point the balance is removed from the ISA's tax-free wrapper.

Where the APS limit is calculated at the date of death, and this entitlement is used, in full or part, or the additional allowance is

transferred to another ISA provider, the spouse or registered civil partner will no longer be able to receive the APS limit value calculated at the point the ISA wrapper is removed.

To find out the value of your APS limit the death must have been registered with us and you will need to complete an ISA additional permitted subscription (APS) value request form. This form is available from any branch.

Santander investments

- When someone passes away and they have certain investment types, you are able to either transfer these in to your name or encash them. In order to make the best choice for you please visit our investment site <https://www.santander.co.uk/personal/savings-and-investments> before making a decision. If you are unsure, please speak to an Independent Financial Adviser.
- If one of the holders of an investment held by two or more people dies, the investment can either be cashed in, with the relevant proceeds being paid to the deceased's estate, or the ownership can be transferred to the remaining holder(s).
- It can take up to 10 working days to transfer ownership.

Mortgages

- If the mortgage is held solely in the deceased's name it's sometimes possible to pay off the mortgage using the proceeds of the estate or an insurance policy. Where this isn't possible we need to know what you intend to do with the property. For example, if a beneficiary plans to live in it, we may be able to arrange for a new mortgage to be set up in their name, subject to affordability and approval. We may also be able to arrange for a repayment holiday

if you need some time and breathing space to work out what to do next.

- If the mortgage is in joint names and it can't be paid off by an insurance policy, we can amend the account into the sole name of the surviving borrower providing the property was owned as a 'joint tenancy'. If, however, it was owned as 'tenants in common' we'll need instructions on how you would like to proceed.
- If you're not sure what to do or worried about an outstanding mortgage, please call us on **0800 587 5870** as we're here to help.

Royal London endowments, pensions, bonds and insurance policies

- For any products that are provided by Royal London, you should write to



Royal London
301 St. Vincent Street,
Glasgow
G2 5PB.

You'll need to send them the original or certified copy of the death certificate, your details and your relationship to the deceased.

Where policies are in excess of the amounts below, you'll also need a small estates form and a certified copy of the will or grant of probate (also called grant of representation):

- Endowments – £15,000
- Protection – £25,000

For help or further information, just call Royal London on **0345 741 3002**.

Once they receive the above information, Royal London will tell you your options and anything else you need to do.

Aviva life and home insurance policies

- For any products that are provided by Aviva, you should write to them at



Aviva
PO Box 520
Norwich
NR1 3WG.

Alternatively, you can call them:



0345 030 7767

(Home Insurance policy number that starts MH)



0800 158 3467

(Life Insurance, Life and Critical Illness Insurance and Over 50's Life Assurance)



0800 158 3105

(Income Protection Insurance)

Paymentcare Mortgage Payment Protection Insurance

- Policies in the sole name of the deceased are cancelled upon notification of death.
- Policies held in joint names can be continued in the name of the surviving party or cancelled if no longer required.
- These policies are handled by our Bereavement Assist.

BISL home and car insurance policies

- For any products that are arranged and administered by BISL Limited, you should call



0344 209 0493

(Options Home Insurance policy number that starts 11 or 12)

0344 854 9822

(Santander Car Insurance)

Santander Travel Insurance arranged, administered and underwritten by Chubb European Group SE



0800 519 9925

Santander Consumer UK (SCUK)

- For any products that are provided by SCUK, you should contact them using the details below:



Administration Team
Santander Consumer (UK) plc
Santander House
86 Station Road
Redhill Surrey
RH1 1SR



0330 678 2808

Banco Santander shares

- Shares in the name of the deceased can either be transferred to a beneficiary or they can be sold.
- Please contact our Shareholder Services department for more information and guidance. You'll find contact details in the Useful Santander contacts section on page 16 of this guide.

Business Banking or Corporate & Commercial Banking

Losing someone in your business can be very difficult. In addition to the emotional aspect of coping with a death, you may also need to take care of your business financial matters.

We can help at this time by giving you practical help and support on what to do next and what this means for your business.

Who you can contact and how you can notify us of a death:

- You can call our dedicated Bereavement Assist on **0800 587 5870** lines are open Monday to Friday 8am to 6pm and Saturday 9am to 2pm, if calling from abroad call us on **+44 01908 520814** – Option 3.
- Write to us at: Bereavement Assist, PO Box 524, Bradford BD1 5ZH.
- For Business Banking customers you can visit your local branch.
- For Corporate & Commercial Banking customers you can speak to your Relationship Director / Manager or call our Client Services Team on **0800 085 0937**.
- If the deceased held personal accounts with Santander, then you may have used our 'Online Notification Form' or the 'Death Notification Service' (see page 5). We will also check for Business Banking or Corporate & Commercial Banking accounts and the relevant team will be in touch without requiring a separate notification.

Businesses will need to obtain their own legal advice following a bereavement, but we've included some information below on next steps we may take.

What we will ask you for:

When we're notified of the death, we may ask you for information to allow us to update our records:

- For Business Banking customers only, a completed Bereavement Instruction Form.
- An original or certified copy of the death certificate. In some cases, we may be able to verify the registration electronically and will not require a death certificate.
- Proof of your identity.

Once we are notified of a death the relevant teams will get in touch to explain the next steps and timescales as well as to ask you for any further information or documentation. These will vary depending on the business type and accounts held:

Information about different business entity types:

Sole traders

- We'll restrict access to the accounts and cancel any standing orders, direct debits, cards and cheque books. Any fees and charges applied after the date of death will be refunded.
- If there is an outstanding credit balance in the account, we will request closure instructions from the Executors / next of kin on a completed Bereavement Instruction form or Indemnity Form. Where the total value of all account(s) is more than £50,000, a grant of representation is required.

Partnerships (Business Banking Customers)

For partnerships with multiple remaining partners, business banking account(s) will remain operational unless we're instructed otherwise.

For partnerships with only one remaining partner, you'll need to add a new partner to keep the account open. We are unable to keep the account open with one remaining partner, so we may have to restrict access to the account until you have added a new partner, or it is closed. We may request you to provide:

- a completed change of details form
- full ID for the new account holder
- a new bank mandate.

Alternatively, the remaining partner may want to consider opening a sole trader account. This is something that we could help with. Contact us to discuss.

Partnerships (Corporate & Commercial Banking Customers)

- All cards, cheque books and account tokens issued to the deceased will be restricted.
- We may ask you for further information. This may include a copy of any partnership agreement.
- If there are multiple remaining partners and the partnership agreement allows the partnership to continue, then account(s) will remain operational unless we are instructed otherwise.
- If new parties are able (i.e. the partnership is not dissolved) and intended to be added to accounts, we will provide details of the change of details form, identification and account signing mandate that are required.
- We may allow the accounts to operate temporarily for the purpose of winding down

the partnership or whilst we are seeking further information from you. However, if there is only one partner or are no partners remaining or the account signing rules cannot be met, we will restrict the accounts.

- If the partnership is dissolved but the intention is for the business of the partnership to continue to operate, we may be able help you to open an account for the new business, for example a new sole trader account. We may ask for an Indemnity Form to be completed by the person/s instructing the transfer of any credit balance on the partnership accounts to a new account of the new entity.
- If there is an outstanding credit balance to be released from the account, we will request instructions from any remaining partners, Executors or next of kin (as applicable in the circumstances). We may also ask for a completed Bereavement Instruction form or Indemnity Form. Where Executors/next of kin are entitled to provide us with instructions and where the total value of all account(s) is more than £50,000, a grant of representation is required.

Limited Companies

- All cards, cheque books and account tokens issued to the deceased will be restricted.
- Accounts for a Limited Company with multiple directors or shareholders will usually remain operational. We will restrict accounts where there is no one authorised to instruct the bank under the account signing mandate, including where two authorised signatories are needed to sign but only one remains.
- Where a sole director dies, we would expect that a new director would be appointed by the shareholders, or by the estate if there are no remaining shareholders. Businesses will need to obtain their own legal advice on appointing new directors.

- If new parties are to be added to accounts, we will provide details of the change of details form, identification and account signing mandate that are required.

Limited Liability Partnerships (LLPs)

- All cards, cheque books and account tokens issued to the deceased will be restricted.
- Accounts for an LLP with multiple members will usually remain operational. We will restrict accounts where there is no one authorised to instruct the bank under the account signing mandate, including where two authorised signatories are needed to sign but only one remains.
- Where an LLP member has died leaving only one remaining member then they may be able to appoint another. We would not generally permit an account of an LLP with only one member to remain open for longer than 6 months. Businesses will need to obtain their own legal advice on appointing additional members.
- You'll need to register any new LLP members with Companies House and update them if the deceased was a LLP member. If new parties are to be added to accounts, we will provide details of the change of details form, identification and account signing mandate that are required.

Clubs, Charities and Unincorporated Associations

- All cards, cheque books and account tokens issued to the deceased will be restricted.

- There are many types of charity, club or unincorporated association. Information about what happens when someone dies depends on the entity type and what role that person held. There may also be additional information contained within the constitution, articles of association, rulebooks or equivalent governing documentation. We may ask for further information about your entity type or to see copies of this documentation.
- Depending on the entity type and specific circumstances, accounts for a club, charity or unincorporated association can usually remain operational.
- We will restrict accounts where there is no one authorised to instruct the bank under the account signing mandate, including where two authorised signatories are needed to sign but only one remains.
- If new parties are to be added to accounts, we will provide details of the change of details form, identification and account signing mandate that are required.

Information about lending facilities

If the business has lending facilities, we'll work with you to deal with any outstanding debt or changes required to facilities. Once we're notified of the death, we'll be in touch to explain the next steps.

Inheritance tax, funeral costs and emotional support

Help with inheritance tax

If an estate's total value is greater than the current inheritance tax threshold, then it is subject to 40% inheritance tax, unless appropriately mitigated through gifts or trusts.

- The estate usually doesn't owe inheritance tax on anything left to a spouse or civil partner who has their permanent home in the UK.
- Normally, inheritance tax needs to be paid within six months of the end of the month in which the death occurred.
- In most cases, inheritance tax must be paid before the grant of representation is issued. If you find yourself in this situation, we can help by releasing funds held in the deceased's accounts (excluding investment accounts).
- Inheritance tax is payable direct to HM Revenue & Customs (HMRC). For help with this, please ask in branch or call our Probate and Bereavement Assist on **0800 587 5870**.
- For more information on inheritance tax, you can visit [gov.uk](https://www.gov.uk), or call HMRC's inheritance tax helpline on **0300 123 1072**.

Dealing with financial difficulties

Some people may face financial difficulties following the death of a loved one. To find out about how Santander and others may be able to help if you have money worries visit www.santander.co.uk/financialdifficulty for more information or to find the best number to call us on.

Help with funeral costs

We know that sometimes it can be difficult to pay for the funeral, but if the deceased had funds in their accounts, we can release these in order to help.

- All we need is the original funeral or florist invoice, along with the original or a certified copy of the death certificate, if we don't have it already.
- Just send it to our Bereavement Assist, PO Box 524, Bradford BD1 5ZH and we'll transfer funds straight to the funeral director or issue a cheque.
- Any money we release from the deceased's accounts for this purpose is only for the funeral directors or florist's bill and won't cover any other expenses.

We're here to help

Losing someone close to you can be very difficult. More help and advice can be found on our [web page](#).

Useful contacts for information and advice

Security and fraud

Helping you at this difficult time and supporting you to keep yourself safe is important to us. We take security and fraud seriously and have a wealth of information available to help protect you from fraud and scams. You can visit any Santander branch for more details or access our online Security Centre at santander.co.uk/personal/support/fraud-and-security/our-top-security-tips

The General Register Office
[gov.uk/general-register-office](https://www.gov.uk/general-register-office)
[gov.uk/general-register-office-for-northern-ireland](https://www.gov.uk/general-register-office-for-northern-ireland)
[nrscotland.gov.uk](https://www.nrscotland.gov.uk)

The government agency responsible for recording deaths. You can contact them to order a copy of the death certificate.

HM Revenue and Customs (HMRC) –
[hmrc.gov.uk](https://www.hmrc.gov.uk)

This site gives practical advice relating to managing an estate with any implications such as tax, trusts, benefits and others. They also have a deceased estate helpline **0300 200 3300**.

Directgov - gov.uk/browse/births-deaths-marriages/death

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

The Probate Service – theprobateservice.org/

This site gives guidance specifically on dealing with probate and inheritance tax.

Citizens Advice Bureau – citizensadvice.org.uk

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

The Bereavement Register –
thebereavementregister.org.uk

This service can help reduce the amount of direct mail being sent to the deceased's address.

My Lost Account –
mylostaccount.org.uk

A free service to help find missing or lost accounts.

Cruse Bereavement Care – cruse.org.uk

This site can help you to understand and cope with grief and provide support to other bereaved people. You can also ring them on their helpline **0808 808 1677** from Monday to Friday, 9.30am to 5pm.

Samaritans – samaritans.org

A completely confidential service which you can phone on 116 123 or email at jo@samaritans.org. They'll reply to your email within 24 hours.

Child Bereavement Trust –
childbereavement.org.uk

Provides information, training and specialised support when a child dies or a child is bereaved. You can ring them on **0800 028 8840** or contact them by email at helpline@childbereavementuk.org

Probate Registry –
justice.gov.uk/search-will-probate

For application for powers to process the Will in England and Wales:

Companies House
gov.uk/government/organisations/companies-house


Contact Companies House to register new directors.

Please note: Santander is not responsible for the content or accuracy of external websites.


Useful Santander contacts

Santander Bereavement Centre

 **0800 587 5870**

 PO Box 524
Bradford
BD1 5ZH


General enquiries

 **0330 9 123 123**


 [santander.co.uk](https://www.santander.co.uk)

 Visit a local Santander branch

Shareholder Services

 **0371 384 2000**

Calls to this number are charged at 8p per minute plus network extras. Lines are open Monday to Friday 8.30am to 5.30pm (excluding UK public holidays). Callers from overseas should contact +44 (0) 121 415 7188.

 **Santander Nominee Service**

It provides UK residents a way of holding and managing their shares

Aspect House
Spencer Road
Lancing
West Sussex
BN99 6DA

Glossary of terms

Beneficiary

A person who inherits part or all of the estate.

Bereavement Instructions

A form we give you that tells us how to handle the deceased's accounts.

Certified copy

A copy of the original document that has been signed and verified by a solicitor/Santander branch.

Certificate of confirmation

A document giving the authority to administer an estate in Scotland.

Companies House

Companies House is the United Kingdom's registrar of companies and is an executive agency and trading fund of the UK government.

Customer representative

A generic term for someone who is administering the estate.

Death certificate

The legal document issued by the registry office after a death has been registered.

Estate

All assets belonging to the deceased.

Executor

A person appointed by a will to administer the estate.

Funeral invoice

The bill to pay the funeral director. We need this to be able to release funds from the deceased's accounts to pay for the funeral.

Grant of letters of administration

A document giving the authority to administer an estate where there is no will.

Grant of probate

A document giving the authority to administer an estate in accordance with the will.

Grant of representation

A collective term for both the grant of probate and the grant of letters of administration.

Inheritance tax

A tax paid to HMRC on the estate of the deceased.

Intestacy rules

Rules stating how the deceased's estate should be shared where there is no will.

Probate

The right to manage the affairs of the deceased (in England, Wales and Northern Ireland).

Trustee

The legal owner of a trust responsible for its administration.

Will

The official document detailing the wishes of a person upon their death.

Here to help



Call in to any
Santander branch



Visit [santander.co.uk](https://www.santander.co.uk)



Call our Bereavement
Centre on **0800 587 5870**

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](https://www.santander.co.uk/alternativeformats) for more information, ask us in branch or give us a call.
