



Call in to any Santander branch

santander.co.uk/currentaccounts

Overdrafts and bank fees

Effective date 18 July 2016

If you use Santander current accounts to make payments when:

- you do not have enough money in your account and have not agreed an Arranged Overdraft with us; or
- the payment takes you over the limit of your Arranged Overdraft;

you may have to pay fees as a result.

The tables in this document give some examples of our fees for making payments from your account when you haven't enough money.

These examples were developed to help you to think about how changing the way you use your account can affect the amount we may charge you.

We may not allow you to use your account in the ways shown in the tables. You should avoid going into an Unarranged Overdraft wherever possible and you should contact us if you need help to manage your account.

We could add other fees and interest to your account if you try to make payments when you do not have enough money. For details of all the fees and interest rates for your current account, call into any Santander branch or visit santander.co.uk/currentaccounts

Choose an example from the tables which shows how you might manage your current account. The examples in the scenarios outlined here are specific to our current account range. If you have recent bank statements, use these to help you choose which of these scenarios is most relevant to you. Once you have worked out reasons why you might be charged, it could help you to avoid fees in future.

The following tables provide examples specific to our current product range.

11213 Current Account and 11213 Lite Current Account

	Reasons that you might be charged	Charge
1	We refuse a payment from your account because there is not enough money in your account.	£0
2	A payment from your account takes you into an Unarranged Overdraft by less than £10. You are overdrawn for one day during the month.	£0 (see note 1)
3	A payment from your account takes you into an Unarranged Overdraft and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	£12
4	A payment from your account takes you into an Unarranged Overdraft, and you make nine more payments from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	£60
5	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an Unarranged Overdraft. On each of these occasions you are overdrawn for three days in a row.	£60
6	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for 21 days in a row during the month and you make 12 more payments from the account while you are overdrawn.	£95 (see note 2)

Note 1: If you are in an Arranged Overdraft of £12 or less you won't incur any Arranged Overdraft Usage Fees.

If you are in an Unarranged Overdraft of £12 or less you won't incur any Unarranged Overdraft Usage Fees or Paid Transaction Fees.

Note 2: A total monthly overdraft fee cap of £95 applies for each monthly statement period.



Santander

Everyday Current Account

Reasons that you might be charged		Charge
1	We refuse a payment from your account because there is not enough money in your account.	£10
2	A payment from your account takes you into an Unarranged Overdraft by less than £10. You are overdrawn for one day during the month.	£0 (see note 3)
3	A payment from your account takes you into an Unarranged Overdraft and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	£32
4	A payment from your account takes you into an Unarranged Overdraft, and you make nine more payments from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	£95 (see note 4)
5	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an Unarranged Overdraft. On each of these occasions you are overdrawn for three days in a row.	£95 (see note 4)
6	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for 21 days in a row during the month and you make 12 more payments from the account while you are overdrawn.	£95 (see note 4)

Zero Current Account

Reasons that you might be charged		Charge
1	We refuse a payment from your account because there is not enough money in your account.	£0
2	A payment from your account takes you into an Unarranged Overdraft by less than £10. You are overdrawn for one day during the month.	£0
3	A payment from your account takes you into an Unarranged Overdraft and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	£0
4	A payment from your account takes you into an Unarranged Overdraft, and you make nine more payments from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	£0
5	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an Unarranged Overdraft. On each of these occasions you are overdrawn for three days in a row.	£0
6	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for 21 days in a row during the month and you make 12 more payments from the account while you are overdrawn.	£0

Note 3: If you are in an Arranged Overdraft of £12 or less you won't incur any Arranged Overdraft Usage Fees (Unpaid Transaction Fees may still apply).

If you are in an Unarranged Overdraft of £12 or less you won't incur any Unarranged Overdraft Usage Fees or Paid Transaction Fees (Unpaid Transaction Fees may still apply).

Note 4: A total monthly overdraft fee cap of £95 applies for each monthly statement period.

1|2|3 Student, 1|2|3 Graduate and 1|2|3 Postgraduate Current Account and Santander University Account

	Reasons that you might be charged	Charge
1	We refuse a payment from your account because there is not enough money in your account.	£10
2	A payment from your account takes you into an Unarranged Overdraft by less than £10. You are overdrawn for one day during the month.	£0 (see note 5)
3	A payment from your account takes you into an Unarranged Overdraft and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	£20
4	A payment from your account takes you into an Unarranged Overdraft, and you make nine more payments from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	£95 (see note 6)
5	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an Unarranged Overdraft. On each of these occasions you are overdrawn for three days in a row.	£70
6	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for 21 days in a row during the month and you make 12 more payments from the account while you are overdrawn.	£95 (see note 6)

International Student Current Account

	Reasons that you might be charged	Charge
1	We refuse a payment from your account because there is not enough money in your account.	£10
2	A payment from your account takes you into an Unarranged Overdraft by less than £10. You are overdrawn for one day during the month.	n/a
3	A payment from your account takes you into an Unarranged Overdraft and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	n/a
4	A payment from your account takes you into an Unarranged Overdraft, and you make nine more payments from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	n/a
5	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an Unarranged Overdraft. On each of these occasions you are overdrawn for three days in a row.	n/a
6	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for 21 days in a row during the month and you make 12 more payments from the account while you are overdrawn.	n/a

Arranged Overdrafts and Unarranged Overdrafts are not available on the International Student Account.

Note 5: If you are in an Arranged Overdraft of £12 or less you won't incur any Arranged Overdraft Usage Fees (Unpaid Transaction Fees may still apply).
If you are in an Unarranged Overdraft of £12 or less you won't incur any Unarranged Overdraft Usage Fees or Paid Transaction Fees (Unpaid Transaction Fees may still apply).

Note 6: A total monthly overdraft fee cap of £95 applies for each monthly statement period.

Choice Current Account

	Reasons that you might be charged	Charge
1	We refuse a payment from your account because there is not enough money in your account.	£0
2	A payment from your account takes you into an Unarranged Overdraft by less than £10. You are overdrawn for one day during the month.	£0
3	A payment from your account takes you into an Unarranged Overdraft and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	£0
4	A payment from your account takes you into an Unarranged Overdraft, and you make nine more payments from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	£0
5	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an Unarranged Overdraft. On each of these occasions you are overdrawn for three days in a row.	£0
6	A payment from your account takes you into an Unarranged Overdraft by a transaction out of Santander's control. You are overdrawn for 21 days in a row during the month and you make 12 more payments from the account while you are overdrawn.	£0

Basic Current Account

	Reasons that you might be charged	Charge
1	We refuse a payment from your account because there is not enough money in your account.	n/a
2	A payment from your account takes you into an Unarranged Overdraft by less than £10. You are overdrawn for one day during the month.	n/a
3	A payment from your account takes you into an Unarranged Overdraft and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	n/a
4	A payment from your account takes you into an Unarranged Overdraft, and you make nine more payments from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	n/a
5	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an Unarranged Overdraft. On each of these occasions you are overdrawn for three days in a row.	n/a
6	A payment from your account takes you into an Unarranged Overdraft. You are overdrawn for 21 days in a row during the month and you make 12 more payments from the account while you are overdrawn.	n/a

Arranged Overdrafts and Unarranged Overdrafts are not available on the Basic Account.

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.