



The Investment Hub
It's easy to get started

 **Santander**

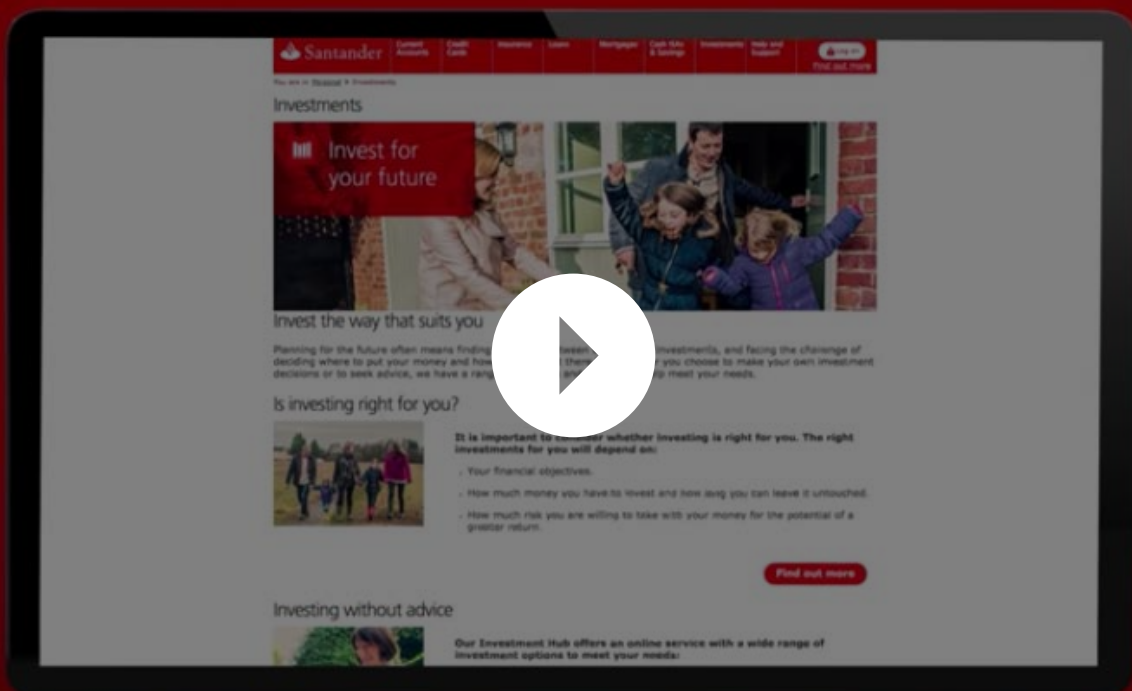
How to register

The Investment Hub puts you in control, allowing you to make your own investment decisions and manage your investments at any time online.

The registration process is easy and there is on-screen help to guide you through each step. This will involve:

- Inputting your personal details
- Entering your National Insurance number
- Setting your preference for online documents only, or to also receive them by post
- Confirming you've read and understood these documents:
 - Terms and Conditions
 - Key Features
 - Fees and Charges

View our [“How to access the Investment Hub”](#) video to help guide you through the process.



Getting started

Once you have registered for the Investment Hub, there are 3 simple steps to investing.

1

Choose where to hold your investment:

Click on “Open account” to pay money in and open an account in which to hold your investment e.g. a Stocks and Shares ISA.

2

Choose what to invest in: Click on a fund range to find out more about funds in that range.

3

Review and confirm: Amend as necessary and confirm your selection.



1 Choose where to hold your investments

- The Investment Hub offers 2 accounts to hold your investments in.

To choose either a **Stocks and Shares ISA** or a non-ISA **Investment Account**, simply go to “Add another product” and click on the appropriate Apply button.

The screenshot shows the Santander Investment Hub interface. At the top, there's a navigation bar with the Santander logo, 'Investment Hub', and user information. Below that, there are tabs for 'My investment portfolio', 'Summary', and 'Investments'. The main content area is titled 'My investment portfolio at 21 February 2017'. It features a pie chart on the left and a table on the right showing account details. The table has columns for 'Value', 'E +/-', and a menu icon. The data shown is for a 'Cash Only Account' with a value of £0.01 and a change of +£0.04. Below the table, there's a section titled 'Add another product' with two options: 'Stocks and Shares ISA' and 'Investment Account', each with an 'Apply/Transfer' button.

- Once you've added a product you'll see all relevant key information and considerations on the account.
- Once you've decided which account to open you can start the investing process.
- Should you choose a Stocks and Shares ISA your ISA limit is shown for easy reference.

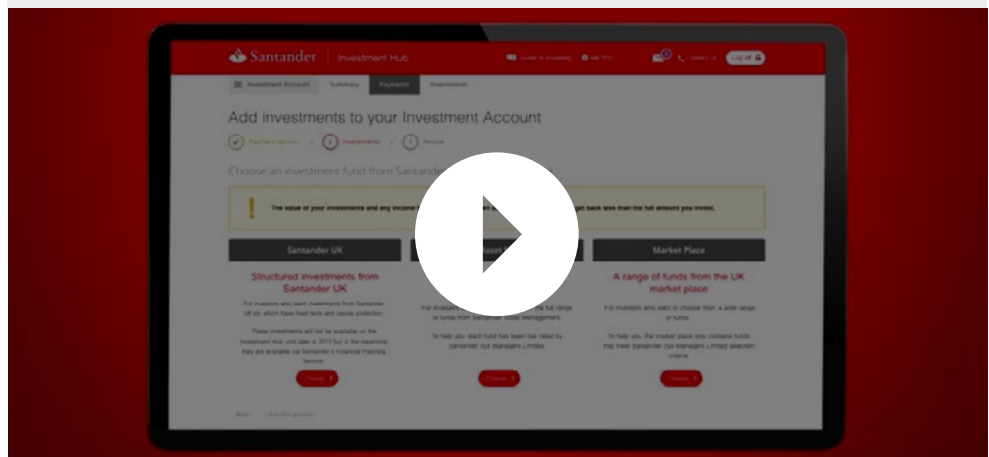
The screenshot shows the 'Apply for a Stocks and Shares ISA' page. At the top, there's a navigation bar with the Santander logo, 'Investment Hub', and user information. Below that, there are tabs for 'My investment portfolio', 'Summary', and 'Investments'. The main content area is titled 'Apply for a Stocks and Shares ISA'. It features a progress bar with five steps: 1. Amount, 2. Investments, 3. Product options, 4. Review, and 5. Important info. The current step is 'Amount', which displays 'Your ISA limit for 2016/2017 is £15,240.00'. Below this, there's a question: 'What type of payment would you like to setup for your Stocks and Shares ISA?' with three radio button options: 'A one-off lump-sum payment', 'A regular payment', and 'Both a lump-sum AND a regular payment'.

- Next, enter how much you want to invest each month and/or a lump sum – don't worry there are plenty of opportunities to change or cancel this later.

2 Choose what investment to invest in

You now have the option to choose which fund range you want to invest your money in.

View our [“How to select an investment”](#) video to help guide you through the process.



- Once you have picked a fund range, use the various search and filtering tools to select a fund.
- You'll then be able to find more information on the fund in the Key Investor Information Document (KIID). Some funds also have a useful factsheet.
- Selecting a fund(s) that is right for you will depend on your financial objectives and the level of risk you can take in return for the potential of greater returns.

The value of investments and any income from them can go down as well as up and you may get back less than the full amount you invest.

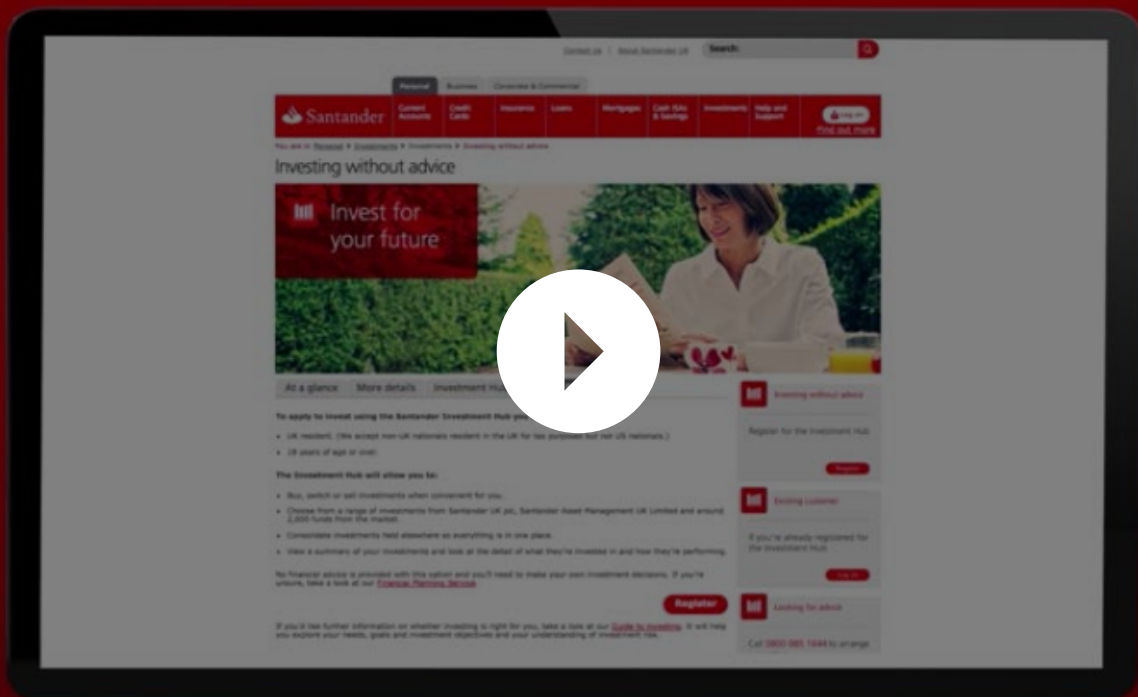
3 Review and confirm

- Once you have chosen your fund(s) and the amount to invest in each, add them to your basket.
- Confirm your basket selection and proceed to the review and confirm page.
- If you are happy with your choice, confirm your selection.
- If you've chosen to open a Stocks and Shares ISA, you'll be asked to complete a declaration. After that your investment will then be processed and you are committed to this transaction from that point.
- The transaction will appear as pending until it's complete.

Using your Investment Hub

The Investment Hub is simple to navigate. Our online demo videos are full of useful tips to help get you started.

View our [“How to Navigate around the Investment Hub”](#) video.

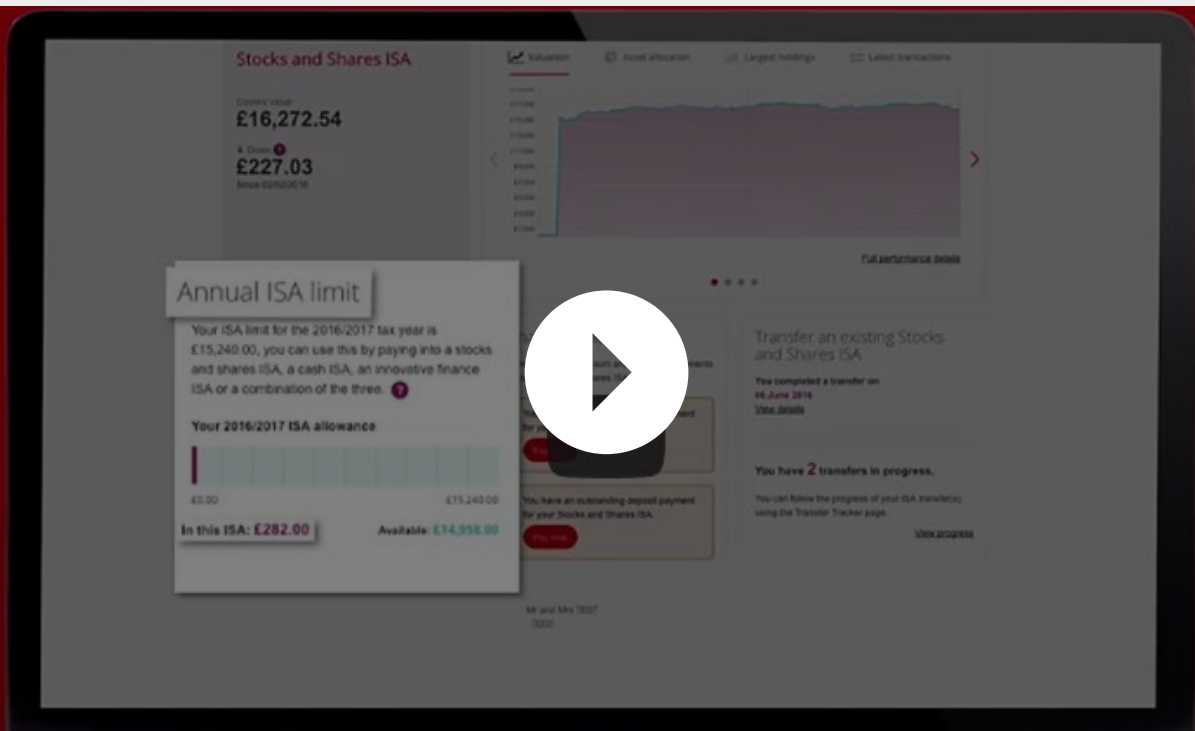


Find more helpful videos at: santander.co.uk/info/videohub/investment-hub

How to manage your investments

You can log on to the Investment Hub any time to track the progress of your investment and make changes.

Please see our video on “[How to manage your investments](#)” to learn how to get the most out of the Investment Hub.



And remember... add your bank account details to the Investment Hub, via the Settings icon, so you can add money for investing as a lump sum or regular monthly payments.

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