

Online Copy



FLAT 3 267 EVERS Holt STREET  
LONDON  
NW1 1BA

%%SSC

?

## Everyday Current Account



Telephone Banking, enquiries or lost or stolen cards 0330 9 123 123, open 24 hours a day 7 days a week.

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Relay UK service available 18001 0330 9 123 123

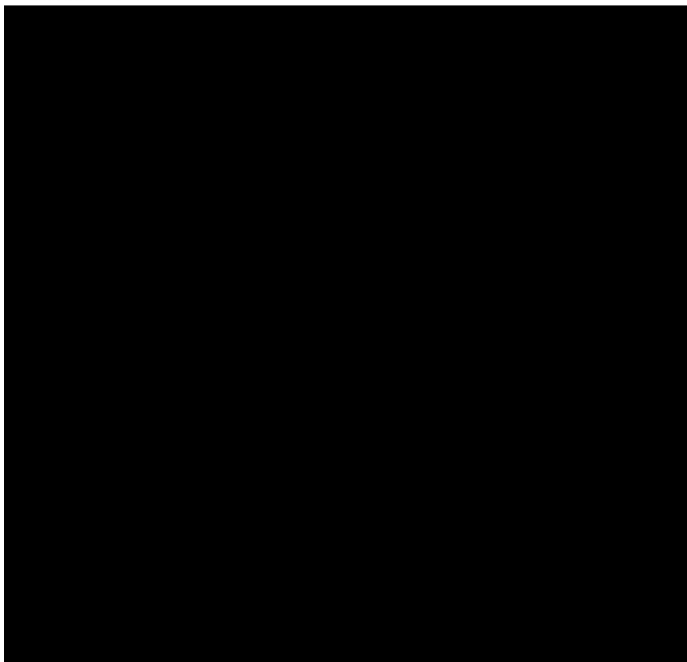


Online Banking service and information available at [www.santander.co.uk](http://www.santander.co.uk)



Santander, 9 Nelson Street, Bradford, West Yorkshire, BD1 5AN.

### Your account summary for 18th Oct 2022 to 16th Nov 2022



## News and information

### Changes to foreign currency conversion fees

We're removing the foreign currency conversion fee (previously 2.95%) for using your personal Santander debit card to make withdrawals at Santander cash machines in Germany, Poland, Portugal, Argentina, Brazil, Chile, Mexico, Puerto Rico, Uruguay, and the USA. We'll formally change your terms and conditions next year, but until then, we'll waive our right to charge the fee from 22 November 2022. When making transactions, please choose the local currency option to avoid being charged fees.

### Emergency Cash Service for Select and Private current accounts

From 14 January 2023 the facility to provide you with an emergency cash advance if your card is lost or stolen abroad will be removed. This change will be shown in your terms and conditions from 1 February 2023. Please visit our website for more information on using your card abroad.

### Closure of our Retailer Offers service

From 17 November 2022, we're closing our Retailer Offers service. You can activate offers until then and earn cashback on your card spend until 31 December 2022. Individual offers' terms and conditions apply. Final cashback to be paid by the end of January 2023.

We're launching a new rewards service soon, Santander Boosts. You'll be able to sign up and use Boosts for free if you have a debit or credit card with us and you're aged 18 or over. Other terms and conditions apply. Please visit our website for further information.



#### Important Messages

**Important information about compensation arrangements:** We are covered by the Financial Services Compensation Scheme ("FSCS"). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. The account(s) shown in this statement are eligible for compensation under the scheme. Santander UK plc is an authorised deposit taker and accepts deposits under this name and the cahoot and Santander Corporate & Commercial Bank trading names.

Further details can be found in the FSCS Information Sheet and Exclusions List, a copy of which is available in your local Santander branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

**For Customers with an Overdraft.** If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

**Details of rates and charges can be found on our website or through your local branch.**  
Interest or fees will be calculated daily on any outstanding overdrawn balance.

AER explained - AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. Gross rate explained - The gross rate is the interest rate we pay where no income tax has been deducted.

EAR explained - 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. Overdrafts depend on your circumstances and you must repay any overdraft when we ask in line with our General Terms and Conditions.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. [www.santander.co.uk](http://www.santander.co.uk). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. Santander and the flame logo are registered trademarks.



[REDACTED]

[REDACTED]



We've included some documents with this statement to help you to understand how you've been using your account over the last 12 months.

We've also provided some information below about the annual cost of your account, making sure your account is still right for you and the services available to help you manage your money.

#### Annual cost of your account

With this statement you'll find your **Statement of Fees** which summarises the fees you've incurred in the past 12 months. You can find a full list of our fees and charges in our General Terms & Conditions for Current and Savings Accounts and in your account Key Features and Fee Information documents.

#### Ways to manage your account

We offer a range of tools and services to help you keep track of your account. These include:

- Online and Mobile Banking - You can safely manage your current account balance through Online Banking and the Santander Mobile Banking app.
- Free text and email account alerts - signing up for account alerts means that you'll receive relevant messages to your phone and/or email address which will tell you about activity on your account.
- Time to manage your account - You can avoid overdraft charges by paying in money to your account on the day you went overdrawn, as long as the payment is received before the cut-off time on that day. If you have an Arranged Overdraft on your current account and you go beyond your limit, you won't be charged any interest on the portion of your balance which is above your limit but arranged interest will still apply to the portion of your balance within your limit.

For more information on ways to manage your account, visit [santander.co.uk/personal/support/ways-to-bank](https://santander.co.uk/personal/support/ways-to-bank)

#### Making sure your account is still right for you

It's important to review your account to make sure that it continues to meet your needs. If you feel that your account isn't right for you, we have other current accounts which may be more suitable for you.

Details of all our accounts can be found at [santander.co.uk/currentaccounts](https://santander.co.uk/currentaccounts). Alternatively, please visit your local Santander branch or call us on **0330 9 123 123** and we'll be happy to help.

#### Switching your account

If you decide you'd like to move your account, the Current Account Switch Service lets you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. The service is free to use, and you can choose your switch date.



More information about the Current Account Switch Service is available on [currentaccountswitch.co.uk](https://currentaccountswitch.co.uk)

#### Open Banking

You are able to give certain permitted companies (third party providers or TPPs) access to some of your accounts so that they can provide you with services. This is known as Open Banking and offers features such as:

- **Account aggregation:** you can see your accounts with different providers all in one place in a mobile app or online.
- **Payment initiation:** online payments can be made on your behalf, as an alternative to using your debit or credit card.

TPPs can only access your information and provide these types of services if you're registered for Online Banking and you give them your consent.

## Independent service quality survey results

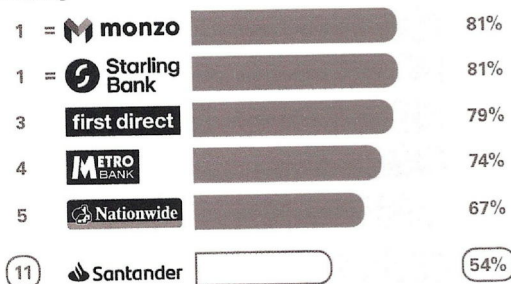
### Personal current accounts (Great Britain) Published February 2022

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1,000** customers of each of the **17 largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

#### Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

##### Ranking



These Great Britain results are from an independent survey carried out between January 2021 and December 2021 by Ipsos MORI as part of a regulatory requirement.

Participating providers: Bank of Scotland, Barclays, Clydesdale Bank\*, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, Tesco Bank, The Co-operative Bank, TSB, Virgin Money, Yorkshire Bank\*. Approximately 1,000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period. 17,078 people were surveyed in total.

\*Interviews with customers of Clydesdale Bank and Yorkshire Bank are reported as Virgin Money.

Santander has published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services. Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family. The results show the proportion of customers of each provider, among those who took part in the survey, who said they were 'extremely likely' or 'very likely' to recommend each service.

Results are updated every six months, in August and February. For latest results please visit [santander.co.uk](https://www.santander.co.uk)  
To find out more about these surveys visit [ipsos.uk/personal-banking-service-quality](https://www.ipsos.uk/personal-banking-service-quality)

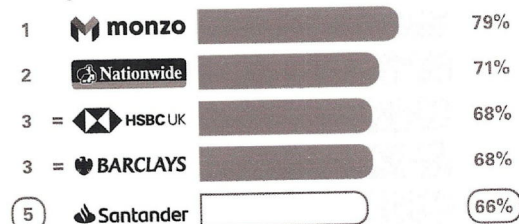
### Personal current accounts (Northern Ireland) Published February 2022

As part of a regulatory requirement, an independent survey was conducted to ask approximately **500** customers of each of the **10 largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

#### Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

##### Ranking



These Northern Ireland results are from an independent survey carried out between January 2021 and December 2021 by Ipsos MORI as part of a regulatory requirement.

Participating providers: AIB, Bank of Ireland UK, Barclays, Danske Bank, Halifax, HSBC UK, Nationwide, Santander, Ulster Bank, Monzo. Approximately 500 customers a year are surveyed across Northern Ireland and the Republic of Ireland for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period. 5,060 people were surveyed in total.