San

Fixed Rate ISAs

Ke Fac D c e (i c di g S ecific C di i , Fi a cia Se ice C e a i Sche e (FSCS) I f a i hee & E c i Li)

Effec i e f 2 Oc be 2024

The Fi a cia C d c A h i i a fi a cia e ice eg a . l a i e ,Sa a de UK c, gi e hi i a i f a i he decide he he Fi ed Ra e ISA a e igh f .Y h d ead hi d c e ca ef ha de a d ha a e b i ga d he ee i afe f f e efe e ce.

The ab e be e ecific c di i f acc .The c di i a a ea he ge ea e .

The he i f a i i hi Ke Fac D c e de f a f ag ee e i h .

	Summary box
Account name	Fi ed Ra e ISA
What is the interest rate?	The i e e a e a de e d he e g h f he e .

Term	Maturity date	Interest rate (min. balance £500) AER / tax-free (fixed)
12 h	01/11/2025	4.31%
18 h	01/05/2026	3.91%
24 h	01/11/2026	3.81%

AER i ba ed f d de i ed b 1 N e be 2024. If a e i bef e a f e hi da e, a ea e e i e e ha hi .

' We he i e e e' a acc each da .

' We' a i e e i he acc ce a e a a da he e d f he e . l i be a ai ab e he e da .

Can Santander change the interest rate?	N , he i e e a e i fi ed f he e .

What would the estimated balance be after 12, 18 and 24 months based on a £1,000 deposit?	Term	Interest earned	Balance at the end of the term
	12 h	43.10	1,043.10
	18 h	59.36	1,059.36
	24 h	77.65	1,077.65

T he e i a ed ba a ce, e e a ed ha :

' The acc i e ed a d he i i ia a e i he acc i ade 1 Oc be 2024.

' Y d ' a i a e e a ea .

This illustration is only an example and doesn't take into account your individual circumstances.

How do I open and manage my account?	**Eligibility**
	Y ca ha e hi ca h ISA if 'e 18 e a d a UK e ide . Y ca e hi acc i e a e i ISA a e 'a ed.
	How to open the account
	Y ca a f a acc i b a ch i e.
	Managing the account
	Y ca a age acc i a b a ch b h e. Y ca a ie acc i O ie a d M bie Ba ig b ca ' a age i ha a.
	Paying money in
	U de UK a , ca a i e ca h ISA each a ea, ei he i h a he ISA ide . If a i hi Fi ed Ra e ISA ' a be ab e a i e f he ca h ISA hi a ea. A a ea f 6 A ii e ea 5 A i he .
	The UK g ie e e e a 'a a a ace' hich i he a i ca a i a f ISA i a a ea, ei he i h a he ide. Thi i a aiab e eb ie. Y ca b c ibe ISA a ace i a ca h ISA, a c a d ha e ISA, a i ai efi a ce ISA a d a ife i e ISA ac bi ai f he f .
	• Mi i ba a ce: 500. Y ca e he acc i h a e ba a ce if a e a f e ig i e ii g ISA i h a ba a ce f a ea 500
	• Ma i ba a ce: 2,000,000 b ca a i ISA a a ce each a ea.
	Y ca a e i i 30 N e be 2024. Y ca d hi e ec i ca i i ca hi b a ch, e he he h gh O ie Ba ig. We ' acce a de i a fe ha da e. Y ca a a fe i e ii g Sa a de ca h ISA a de ii g ISA he d i he e a ISA ide .
	F ISA a fe f a he ide, e' eed ecei e:
	• a i ca i i hi 14 da f acc bei g e ed, a d
	• he e f he ISA 'e a fe i g i hi 30 da f acc bei g e ed.
	If 'e a fe i g i a Sa a de ca h ISA, e' eed ecei e a i ca i b 30 N e be 2024.
	UK g ie e e a a ec i b i a ISA f a a ISA a a ce, he e ci i a e die. Thi i ca ed a Addi i a Pe i ed S b c ii hi ca h ISA de ' acce he .
Can I withdraw money?	Ye , ca a e a, b e, f ISA ba a ce. Y ca d hi b c i g acc a fe i g ISA a he ide. We' cha ge a fee a 120 da 'i e e if d.
	Thi ISA i ' fe ib e. Tha ea if a e e , i i i ei a -fee a . If 'e a id i a ISA, i c a d ISA a a ce f he c e a ea .
	Y ca a fe ca h ISA a he ide b c ac i g he e ISA ide .
	At the end of term
	The e f hi acc i 12, 18, 24 h e ec hi i he e he acc . Y ca ch e ha a d i h he e i ca h ISA 28 da bef e he e ed .
	If d 'e ha a d e' a fe acc a ISA Sa e. We' gi e e de ai ic di g e ie e a e, c e he i e.

Summary box (continued)	
Additional information	**Tell us if you change your mind** Y ca ca ce acc a a i ed ig 'ca ce a i e i d'. e 'cha ge f i . Thi i 14 da , a i g he da a fe ec fi ed acc i e. If d hi , e' e e ge he i ha i e e e e . We' d hi a a ca (a d i hi 30 da f he e). If a fe ed e f a he ISA ide a d ca ce hi acc , ha ide a acc he e f he e . If ha ha e , ca ee he acc e a fe e i f a he ISA ide . Y ' eed c ac e ISA ide a a ge he a fe. Y ca ce acc a a he i e ide hi ca ce a i e i d b e' cha ge a fee a 120 da 'i e e if d. **Tax status** A ISA a ea i e e a i g i h a i g a . Tha ea a i e e ece i e ' c ib e a d Pe a Sa i g A a ce. ISA a e b e c he l d i id a Sa i g Acc Reg a i 1998 a d he g i e e . If d ' f he e , ISA igh bec e 'i id' a d a eed a a i e e aid. **Statements and other information** We' e d a a e e ce a ea i Ma ch. We' e d a ce ifica e e ai c fi a i a fe 'i e e ed he acc .

How we provide our services

We don't give advice.

U e e e   he i e, e 'gi e   fi a cia ad ice a a f he e ice e ide . H e e, e i gi e   i f a i   he   a e deci i   ab   fi a ce .

Put simply . We   'gi e   ad ice he   decide if a   d c i   igh f   . We' gi e   i f a i   he   a e deci i .

Our regulatory status

We' e a h i ed a d eg a ed b he P de ia Reg a i A h i (PRA) a d a   eg a ed b he F   8 (e F)- (P)5.3 (R)-38.'1.9

Financial difficulties

We're going to help and [illegible] website as a de.co. Use [illegible] of our financial health check [illegible] the manager [illegible]. Search 'If finance are a trigger' in the [illegible] website.

If [illegible] to feel [illegible] we decide [illegible] there's help available. We've partnered with PayPlan. They offer free and independent advice [illegible]. PayPlan can help you [illegible] and advice to help [illegible] everything [illegible]. Call PayPlan **0800 280 2816** or go [illegible] payplan.com

Alternative formats

Santander can provide information in alternative formats. These formats are: large print, braille and audio on a disc or CD. If you'd like to register to receive documents in an alternative format please visit santander.co.uk/alternativeformats. For these, if you ask, we can get back to you as a [illegible]. If you are deaf, have a hearing [illegible] speech [illegible], please use Relay UK at relayuk.bt.com. This is a free service that can help [illegible] communicate with the bank. If you're using British Sign Language (BSL) and you'd like to video chat with us, you can search for this at santander.co.uk by searching 'accessibility'.

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, Santander Business Insurance and Santander Corporate & Commercial trading names.
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.

³ Limit of protection for joint accounts

I ca e f i acc , he i i f, 85,000 a ie each
de i .

H e e, eigib e de i i a acc hich e
e a ee ied a e be f ab ie a e hi,
a cia i g ig f ai ia a e, i h ega
e ai , a e agg ega ed a d ea ed a i f a de b a i ge
de i f he e f ca i g he i i f, 85,000.

⁴ Reimbursement

The e ib e De i G a a ee Sche ei he Fi a cia Se ice
C e a i Sche e, 10 h F Bea f H e, 15 S B h
S ee, L d , EC3A 7QU, Te : 0800 678 1100 020 7741 4100,
E ai : ICT@f c. g. .I i e a eigib e de i (
,85,000) i hi 20 i g da i 31 Dece be 2018; i hi
15 i g da f 1 Ja a 2019 i 31 Dece be 2020;
i hi 10 i g da f 1 Ja a 2021 31 Dece be 2023;
a d i hi 7 i g da f 1 Ja a 2024 a d, a e
he e ecific e ce i a .

Whe e he FSCS ca a e he e a a be a a ai ab e
i hi 7 i g da , i i i f 1 J e 2016 i 31 Dece be
2023, e e ha ha e acce a a ia e a f
c ee d e i c e he c f i i g (i he ca e f a de i
hich i a i di i d a) c e ece a b ie e ee
e a i g c (i he ca e f a de i hich i a i di i d a
a a ge c a) i hi 5 i g da f a e .

If ha e bee e aid i hi he e dead ie , h d
c a c he De i G a a ee Sche e i ce he i e ca i
ei b e e a be ba ed a f e a ce ai i e i i i. F he
i f ai ca be b ai ed de http://www.fscs.org.uk.

Other important information

I ge e a, a e ai de i a d b i e e a e c e ed b
De i G a a ee Sche e. E ce i f ce ai de i
a e a ed he e, b ie f he e ib e De i G a a ee
Sche e. Y ba, b i di g cie c e di i ia if
fa e c i f eci hich a a . If de i
a e e eigib e, he ba, b i di g cie c e di i i ha a
c fi hi he a e e f acc .

<div style="page-break"></div>

FSCS EXCLUSIONS LIST

A de i i e c ded f ec i if:

(1) The h de a d a be eficia e f he de i ha e
e e bee ide ified i acc da ce i h e a de i g
e i e e . F f he i f ai, c a c ba,
b i di g cie c e di i .

(2) The de i a ie f a c i e ci i h hich
he e ha bee a c i i a c i f e a de i g.

(3) I i a de i a de b a de i hich i e f he f i g:
- c e di i i i i
- fi a cia i i i
- i e e fi
- i a ce de a i g
- ei a ce de a i g
- c ec i e i e e e de a i g
- e i e i e e f d[1]
- b ic a h i , he ha a a c a a h i .

(4) I i a de i f a c e di i i hich he c e di i i e fi
e i ed.

(5) I i a de i i hich ca be e b a fi a cia i e[2]
(e ii a a i g d c hich i e ide c ed b a ce ifica e
f de i a de a a e d e a d hich e i ed i he
UK, Gib a a a Me be S a e f he EU 2 J 2014).

(6) I i a de i f a c e i e i e e che e, hich a i fie
a a a c a .[3]

(7) I i a de i f a e e a fi a cia e ice i i i i hich
a i fie a a a c a .[4]

(8) I i a de i f c e ai g e a ed fi (i e e fi,
i a ce de a i g a d e i a ce de a i g), hich
a i f a a a b ie a a c a[5] e fe he
FSCS f f he i f ai hi 3.61 -1.83 Td ((5) S a 7)H2 7)H3D 41
f de i
a a a d Mf 58 (d)7 (UK7 48100 de 7 (ca (a)1 2) 1.339 -1.2