

Talk to us in branch



santander.co.uk



Call us on **0330 9 123 123**



Key Facts Document (including Specific Conditions, Pre-Contractual Explanation, Pre-Contractual Information and Financial Services Compensation Scheme (FSCS) Information sheet & Exclusions List)

Effective from 6 August 2024

• • • • • • • • • •	You can have this account in your sole name or jointly with one other person.
• • • • • • • • • •	You can have this account if you're 18 or over and live in the UK. You can't have more than two Santander Edge Up current accounts or Private Current Accounts (v2) with us. So if you have a Santander Edge Up current account or a Private Current Account (v2) in your sole name and also a joint account, you can't apply for another. If you do open another account, we may change it to a differe TJEMC /P ÅMCID 17 BDC /T1Q 1 Tf0 -1.767 TD(W

10000 (10000)

10000

- You'll only earn a maximum of £15 a month in cashback on payments within each cashback category.
- This means you can earn up to a maximum of £30 cashback in any monthly period.

How is cashback calculated?

We'll calculate cashback on the amount of each qualifying payment made during each monthly period.

If you get any refunds from any business you've paid using your debit card or by Direct Debit,

To help you understand the cost of an overdraft, the table below shows how much the cost of borrowing £500 through an arranged overdraft costs for this account. If you borrow more than this or for a longer period, the cost will be proportionate and may be higher.

7 <small>weeks</small>	30 <small>weeks</small>	60 <small>weeks</small>
£3.27	£14.01	£28.12

This illustration assumes:

- you're £500 into an arranged overdraft from the first day of the period of illustration
- you don't make any payments in or out of your account
- your statement period starts on the first day of the period of illustration and the period of illustration starts in a 30 day month.

The illustration excludes the monthly account fee as you'll need to pay that whether or not you use your arranged overdraft.

There's no monthly overdraft fee cap for this account. If you have an arranged overdraft on your account and you go beyond your limit, we won't charge you any interest on the portion of your balance that's above your limit. However, interest will still apply to the portion of your balance within your limit.

If we have your mobile number, we'll send you free text messages when:

- you make a payment that may take your account into an unarranged overdraft,
- we refuse a payment due to lack of funds or intend to refuse a future payment due to a lack of funds, or
- your account uses an arranged overdraft.

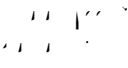
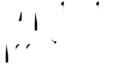
We'll send these alerts before we charge you any interest or fees so you have time to pay money into your account to avoid or reduce these charges. As we send these alerts by text, it's important you tell us if your mobile number changes.

You can change or turn off these alerts at any time using Online or Mobile Banking or by contacting us in branch or by phone.

If you receive these alerts by email at the moment, you'll continue to unless you change your preferences. We may send alerts by push notification in Mobile Banking in the future.

We can also send you other alerts about your account. For example, alerts when your balance falls below a set limit or when you receive a payment above a certain amount. You can find out more about these alerts on our website and register for them in Online or Mobile Banking, in branch or by calling us.

You can find out more about overdrafts at [www.bank.com](#) by searching 'overdraft'.

	<p>You can make CHAPS, international payments and foreign currency payments for free from this account. We won't charge you the usual £25 fee.</p> <p>Other banks might charge you fees. These are outside our control.</p> <p>You may also be eligible for exclusive products with better rates. For more information see our website.</p> <p>If your Santander Edge Up current account is closed, we can close your other exclusive product(s) or switch you to a different one.</p> <p>We will not charge you for using your debit card to withdraw cash and make payments in the local currency outside the UK (We will apply a 0% foreign conversion fee)</p> <p>The 0% foreign conversion fee applies 3 working days after you've opened or transferred to the Santander Edge Up current account. If you use your debit card outside of the UK before then, the standard foreign currency conversion fee of 2.95% will apply. This fee is non-refundable.</p> <p>We'll apply the current Mastercard exchange rate to any purchases or cash withdrawals you make in the local currency. Local banks may charge their own fees when you use one of their cash machines.</p>
	<p>We can convert your e can ce to any purchases or ca--5.9 (a)5.2 (r)4.3(i)8.8 (t)r c 0 Td [XXXXXXXXXX] 9.909 10ro an(a)5</p>

Unless we tell you otherwise, we won't give you financial advice as part of the services we provide you. However, we will give you information to help you make decisions about your finances.

We won't give you advice to help you decide if a product is right for you. We'll give you information to help you make decisions.

We're authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website, www.fca.org.uk

We're a member of the Financial Services Compensation Scheme (FSCS) – ask for a leaflet in branch for more information.

We're authorised and regulated by the Prudential Regulation Authority and also regulated by the Financial Conduct Authority. We're also a member of the Financial Services Compensation Scheme.

We'll keep the information you give us confidential in line with our policies and the regulations we need to follow. On joint applications your information may be shared with the other applicant, and you must have their permission if you provide their information to us. We may share some information about you with other companies in the Santander Group, our service providers and regulators, the courts and the Financial Ombudsman Service for particular purposes.

You can find more on how we use your information, who we share it with and your data protection rights in our Data Protection Statement. You can also check the 'Using My Personal Data' booklet – visit our website or ask us for a copy.

The information you give us is treated confidentially and in line with data protection legislation and our Data Protection Statement. For more information on your data protection rights you can ask for a copy of the 'Using My Personal Data' booklet.

If you apply for a credit product with us, for example a credit card, a loan or current account that offers an overdraft, we'll carry out a search of your credit file (and your Business credit file if you apply for a Business product) with a credit reference agency before we decide to lend money to you. This search, including details about your application, will be recorded on your credit file. For a short period, this may affect your ability to get credit elsewhere. If you make a joint application, the credit reference agencies will 'link' your records together. We'll look at these results and decide if it's suitable to open the account and offer credit where requested. If it's not, we'll decline your application and let you know. If we give you a credit card, a loan or a bank account, we'll also share information with credit reference agencies about how you manage your account.



If you're unhappy with our service for any reason, please contact us. We'll try to resolve your issue as quickly as we can.

by using 'chat' in Online or Mobile Banking

on



When you apply for a new or an increase to your existing



3. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$



1. **How to apply for a Santander debit card**

Unless you tell us otherwise and subject to status, a Santander debit card will be issued to you (if you qualify this will

Account Alerts

In addition to the overdraft alerts for which you'll be auto-registered, you can set up different types of free email and text 'Account Alerts'. For more information visit [santander.co.uk/alerts](#).

For more information about ways to manage your account, pick up a leaflet in branch or visit [santander.co.uk](#).

Financial Health Check

We've got lots of help and support on our website [santander.co.uk](#). Use our free financial health check to get tips to help you manage your money. Search 'If finances are a struggle' online or on our website.

If you'd prefer to speak to someone independent there's help available. We've partnered with PayPlan. They offer free and independent advice over the phone or online. PayPlan can help cut your costs and reduce the amount you're paying out.

They can complete a benefits check to make sure you get what you're entitled to. Call PayPlan on **0800 280 2816** or go to

[payplan.co.uk](#)

Alternative Formats

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd 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. If you are deaf, have hearing loss or speech loss, please use Relay UK at [111](#). This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at [santander.co.uk](#).

The general terms and conditions set out our relationship with you and explain how your account will operate. Under those terms, we have a number of rights that you should be aware of. These include:

- Refusing or delaying payments
 - We can refuse to make a payment from your account or to accept a payment into your account for various reasons. These are set out in the general terms and conditions and include a number of reasons related to concerns about possible scams, fraud or the security of your account.
 - We can also delay payments while we investigate. This could mean you're late in paying someone you need to pay.
 - If we remain concerned, we may refuse to make the payment even if you have checked it and confirmed you want it to go ahead.
- Blocking access to your account
 - We can block access to your account for various reasons, including if we have concerns about security or fraud. We can also block access if you don't give us information we need from you.
 - We may retain money in your account and not pay it to you in some situations. We'll only do this if another person claims that the money belongs to them or you don't address any concerns we have about the origin of the money.
 - We can block a third party provider from accessing your account if we think they don't have consent or are acting fraudulently.
- Taking money out of your account
 - We can take money out of your account if we think we need to. This includes if we think you've made a mistake or if we think you've made a payment to someone who isn't who you say they are. We can also take money out of your account if we think you've made a payment to someone who isn't who you say they are.

Financial Services Compensation Scheme (FSCS) Information Sheet

Bank of Ireland

What is the Financial Services Compensation Scheme (FSCS)?	the Financial Services Compensation Scheme ('FSCS') ¹
How much does the FSCS cover?	£85,000 per depositor per bank ² The following trading names are part of your bank: cahoot, Santander Business and Santander Corporate & Commercial trading names.
How are my deposits aggregated?	All your eligible deposits at the same bank are 'aggregated' and the total is subject to the limit of £85,000. ²
How does the limit apply to each depositor?	The limit of £85,000 applies to each depositor separately. ³
How long does it take to claim?	20 working days ⁴
What currency does the FSCS cover?	Pound sterling (GBP, £)
How do I claim?	For all Retail accounts: 0330 9 123 123 For all Santander Corporate and Commercial accounts: 0333 207 2229 For Business Banking accounts: 0330 678 2456 For all cahoot accounts: 0330 678 2811 Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
Where can I find more information?	www.fscs.org.uk

Additional Information

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union

should occur, your eligible deposits would be reg occur, your eligible depo9dhA to occur, yourn6:42.pCID(uFuu If insol4or)18w1/MCID 36 BDC /T13_c8

3. Joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4. FSCS

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under

5. Retail Depositors

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.

- (4) It is a deposit of a credit union.