Island Gold Bank Account
for Channel Island and Isle of Man residents
Island Gold Bank Account – helping you to simplify everyday banking

At Santander International, we are committed to providing a consistently high level of service. We focus on building a close and long term relationship, because we believe that your trust is our most valuable asset.

As part of our commitment to service we aim to deliver products to help you achieve your banking and savings needs.

Our Island Gold Bank Account is an everyday transactional account, available in a choice of three currencies, Sterling, Euro and US Dollars. Your Island Gold Bank Account comes with a Visa debit card, giving you direct access to your money in all three currencies.

Island Gold Bank Account Features

Your Island Gold Bank Account offers a broad range of benefits, including:

- A Gold Visa debit card, which gives you direct access to your Island Gold Bank Account in Sterling, Euro or US Dollar currencies.
- We record each Gold Visa debit card transaction against your account, helping you to keep track of your spending through the month.
- You can set up Standing Orders and Direct Debits from your Sterling Gold Bank Account, which makes regular payments easier.
- You can check balances, review transactions, make payments or transfers via our Online Banking service – 24 hours a day, 7 days a week from almost anywhere in the world. It’s a convenient way to access your account and manage your banking.
- Use our Telephone Banking Service to manage your account, Monday to Friday.
- Our Foreign Exchange Service allows you to move Sterling, Euro or US Dollars between your accounts through our Online Banking or Telephone Banking services.
How your debit card works

Your new Visa debit card will come with contactless technology

Contactless technology is a fast, easy and secure way to pay for goods and services without entering a PIN. The contactless limit, set at a maximum of £30 per transaction in the UK, will vary in other countries. Contactless cards have an embedded antenna in the plastic so that when they are used at a contactless reader they securely transmit purchase information to and from the contactless reader. All you have to do is place your contactless card over the contactless reader to make the payment.

✔ You can use it wherever you see the contactless symbol displayed.
✔ You can pay for items under the contactless limit in seconds.
✔ You can pay for items without needing to enter your PIN.
Is contactless secure?

✔ Your contactless card comes with built-in security features.
✔ We will occasionally ask you to enter your PIN during a contactless transaction just to make sure it’s always you using the card.
✔ If your card is lost or stolen, we cover any transactions that are made as long as you have taken the correct precautions.

What are the benefits of contactless technology?

✔ It’s faster and easier than other types of payment.
✔ You don’t always have to carry cash or worry about looking for exact change when making small value everyday purchases at participating retailers.
✔ You don’t have to enter your PIN for contactless payments (you may occasionally be asked to enter your PIN as a security measure to verify that you, the authorised cardholder, are still in possession of the card).
✔ There’s no need to queue for so long; contactless speeds up the time it takes to make a payment.
✔ You are in control because your card never has to leave your hand when making a payment at the reader.
✔ You will have a record of all your everyday purchases on your account statement.

Direct access to your money

Visa is accepted at millions of locations in over 200 countries and territories worldwide, so you can easily and conveniently access your Gold Bank Account. (Source: www.visa.co.uk/visa-abroad Nov 2018)

There are no charges for cash withdrawals in the same currency as your account. However cash withdrawal limits apply. When you withdraw cash or make a purchase in a different currency to that of your card, we will charge a foreign exchange commission, which will not exceed 3%.

Peace of mind

If your card is lost or stolen while travelling:

✔ An emergency card can be delivered within 48 hours by calling Visa. Please note that you won’t be able to use your emergency card at ATMs as these cards don’t have a chip facility.
✔ If your card is lost or stolen at any time, normally you will not be liable for any fraudulent transactions, as long as you tell us as soon as you become aware that your card is missing and you have satisfied certain security requirements. Please refer to our General Terms and Conditions for further details.
Our Charges for the Island Gold Bank Account

<table>
<thead>
<tr>
<th></th>
<th>GBP £</th>
<th>Euro €</th>
<th>US $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Gold Visa debit card fee</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Cash withdrawal charge</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Monthly fee</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>SWIFT &amp; CHAPS Payment out via Online Banking</td>
<td>20</td>
<td>30</td>
<td>40</td>
</tr>
<tr>
<td>SWIFT &amp; CHAPS Payment out via Telephone Banking</td>
<td>30</td>
<td>45</td>
<td>60</td>
</tr>
</tbody>
</table>

With our Island Gold Bank Account there are no charges by Santander International for cash withdrawals from ATMs in the same currency as your account but please note that foreign banks may levy a charge. When you withdraw cash or make a purchase in a different currency to that of your card, we may charge a foreign exchange commission, which will not exceed 3% of the total withdrawal or purchase amount.

For full details on charges that might be applied to your account, please see our Charges leaflet, which is available on request or via our website www.santanderinternational.co.uk

Protection against fraud

We take the security of your accounts very seriously and apply a range of protection measures:

- Our Gold Visa debit card benefits from the Chip and PIN secure card payment systems.
- Verified by Visa adds an additional layer of protection to online purchases made with your Gold Visa debit card.
- We apply a range of protection measures whenever you communicate your travel plans with us through our Telephone Banking or Online Banking services.
- We also guarantee you against any losses from fraud committed against you while you are using our Online Banking service, as long as you have taken all the necessary safeguards and precautions with your security details.

Is the Island Gold Bank Account for me?

You may benefit from our Island Gold Bank Account if:

- You are looking for an everyday transactional account.
- You need to make international payments or require accounts in Sterling, Euro and/or US Dollars.
- You often travel abroad.
- You are thinking of living or working abroad.
To find out more

Call us on 08000 84 28 88 if calling from a UK landline or mobile, or +44 (0)1624 641 888 (Isle of Man branch) or +44 (0)1534 885 000 (Jersey branch) if calling from overseas. Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open slightly later at 9.30am.

Email us at: info@santanderinternational.co.uk

To help keep your account(s) secure, please do not send sensitive information about you or your account(s) via email.

Come and see us:

Isle of Man Branch
Santander International,
PO Box 123, 19-21 Prospect Hill,
Douglas, Isle of Man IM99 1ZZ,
British Isles

Jersey Branch
Santander International,
PO Box 545, 19-21 Commercial Street,
St Helier, Jersey JE4 8XG,
Channel Islands

Visit us at santanderinternational.co.uk
Santander International is able to provide this document in large print, Braille and audio CD. If you would like to receive this document in one of these formats, please contact us.

Santander International is the trading name of Abbey National Treasury Services plc, Jersey Branch and Abbey National Treasury Services plc, Isle of Man Branch.

Abbey National Treasury Services plc is incorporated in England and Wales with number 2338548 and its registered office is 2 Triton Square, Regent’s Place, London NW1 3AN, United Kingdom. Abbey National Treasury Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Abbey National Treasury Services plc’s Financial Services Register number is 146003. Abbey National Treasury Services plc, Jersey Branch has its principal place of business at 19-21 Commercial Street, St Helier, Jersey JE2 3RU, Channel Islands and is regulated by the Jersey Financial Services Commission. Tel. +44 (0)1534 885 000. Abbey National Treasury Services plc, Isle of Man Branch has its principal place of business at 19-21 Prospect Hill, Douglas, Isle of Man IM1 1ET and is regulated by the Isle of Man Financial Services Authority. Tel +44 (0)1624 641 888.

www.santanderinternational.co.uk

All accounts opened with Abbey National Treasury Services plc, Jersey Branch have situs in Jersey and therefore are not covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000 or by the Isle of Man Depositors’ Compensation Scheme. Abbey National Treasury Services plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request.

All accounts opened with Abbey National Treasury Services plc, Isle of Man Branch have situs in the Isle of Man and therefore eligible deposits are covered by the Isle of Man Depositors’ Compensation Scheme as set out in the Isle of Man Depositors’ Compensation Scheme Regulations 2010 and not covered by the UK Financial Services Compensation Scheme or by the Jersey Bank Depositors Compensation Scheme.

Santander and the flame logo are registered trademarks. The latest audited accounts are available upon request. Calls are recorded and may be monitored.