

Charges

If you have any queries regarding our Charges please contact us on 08000 84 28 88 if calling from a UK landline or mobile, or +44 (0)1624 641 888 if calling from overseas. Lines are open 9am – 5pm UK time, Monday to Friday (except Wednesday when we open at 9.30am). Calls are recorded and may be monitored.

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.

Payments out (all accounts)	
Charge description	Charge
Electronic transfer to another bank by Faster Payments or BACS	No charge
Electronic transfer to another bank by CHAPS Other banks may be involved in sending your money to the designated account and may deduct charges from amounts remitted or received Instructions made using Telephone Banking, in person or by written instruction (CHAPS payments are not available through the Online or Mobile Banking services)	£30 or currency equivalent*
Electronic transfer to another bank by SWIFT Other banks may be involved in sending your money to the designated account and may deduct charges from amounts remitted or received Instruction made using the Online or Mobile Banking services	£20 or currency equivalent*
Instruction made using Telephone Banking, in person or by written instruction	£30 or currency equivalent*
Tracer charge for electronic outward payments	£20 or currency equivalent*
Amendment charge for electronic outward payments	£25 or currency equivalent*

* The payment charge will be based on the currency of the account being debited as per your instruction. The currency equivalent will be calculated by using the prevailing exchange rate on the day.

Payments in (all accounts)			
Charge description	GBP £	EUR €	USD \$
Electronic transfer from another bank We will not charge you for receiving electronic transfers, but in some cases the remitting bank, or our correspondent banking partners may deduct charges from the amount remitted	No charge	No charge	No charge

Other charges (all accounts)			
Charge description	Charge		
International customer minimum balance fee Applicable to anyone residing outside the Channel Islands, Isle of Man, UK and the Republic of Ireland	£40 per month or currency equivalent**		
	GBP £	EUR €	USD \$
Additional statements per statement sheet	£5	€7.50	\$10
Auditor's Report	£35	€52.50	\$70
Sterling deposit cheque returned unpaid	£20	€30	\$40
First Certificate of Interest each tax year	No charge	No charge	No charge
Additional Certificates of Interest (per Certificate per tax year)	£25	€37.50	\$50

** The fee will be based on the currency of the account being debited. The currency equivalent will be calculated using the prevailing exchange rate on the day.

Bespoke charges (all accounts)			
Charge description	GBP £	EUR €	USD \$
Special activities: For example but not limited to, investigations, research, interest calculations, retrieving documents and any other ad hoc request. Minimum half an hour	£25 per hour	€37.50 per hour	\$50 per hour
Where the request requires that a manager carries out the activity	£50 per hour	€75 per hour	\$100 per hour
Charge incurred from another financial institution	Unless the charge incurred is as a result of our error, the full charge incurred is passed onto the customer		

Additional charges (Gold Account)

Charge description	GBP £	EUR €	USD \$
Visa cash withdrawal in the same currency as your debit card Whilst we do not charge for this service, you may incur foreign bank charges	No charge made by Santander International	No charge made by Santander International	No charge made by Santander International
Visa cash withdrawal or purchases in a different currency to your debit card We will charge a foreign exchange commission which will not exceed 3%	not more than 3%	not more than 3%	not more than 3%
Unpaid Standing Order/Direct Debit This charge applies when there are insufficient funds in an account to cover the value of a Standing Order or Direct Debit	£30	€45	\$60
Stopped cheque	£15	n/a	n/a
Returned cheque by Santander International	£30	n/a	n/a
For your security chequebooks and Visa cards sent to an address we consider at 'high risk' for mail interception will be delivered by courier and the cost debited from your account. No exceptions can be made and we cannot send chequebooks or Visa cards to a third party address	Appropriate courier charges	Appropriate courier charges	Appropriate courier charges

Please note:

Our Terms and Conditions allow charges to be added or amended by posting a notice on our website unless the change is to your disadvantage in which case we will give you 30 days' prior notice in writing.

Current fees and charges can be found on our website www.santanderinternational.co.uk

Charges correct as at 05 June 2025.

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