

# 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.

If you often travel abroad, you may need to carry out day-to-day banking transactions in multiple currencies. With our Island Gold Bank Account you can open an account in Sterling, Euro and US Dollars to help manage your international finances.

## 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](http://www.visa.co.uk/visa-abroad) Aug 2019)

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

	<b>GBP £</b>	<b>Euro €</b>	<b>US \$</b>
Annual Gold Visa debit card fee	Nil	Nil	Nil
Cash withdrawal charge	Nil	Nil	Nil
Monthly fee	Nil	Nil	Nil
SWIFT Payment out via Online Banking	20	30	40
SWIFT & CHAPS Payment out via Telephone Banking	30	45	60

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](http://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

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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.

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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

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Come and see us:

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### Jersey Branch

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Visit us at **santanderinternational.co.uk**

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