

# Island Gold Account

for Channel Island and Isle of Man residents



# Island Gold Account – helping you to simplify everyday banking

Our Island Gold Account is an everyday current account, available in Sterling, Euro or US dollar currencies. It is accompanied by a Visa debit card available in all three currencies for easy access to your money.

If you travel abroad, you may need to carry out day-to-day banking transactions in multiple currencies.

With our Island Gold Account you can open an account in Sterling, Euro and US dollars to help manage your international finances.

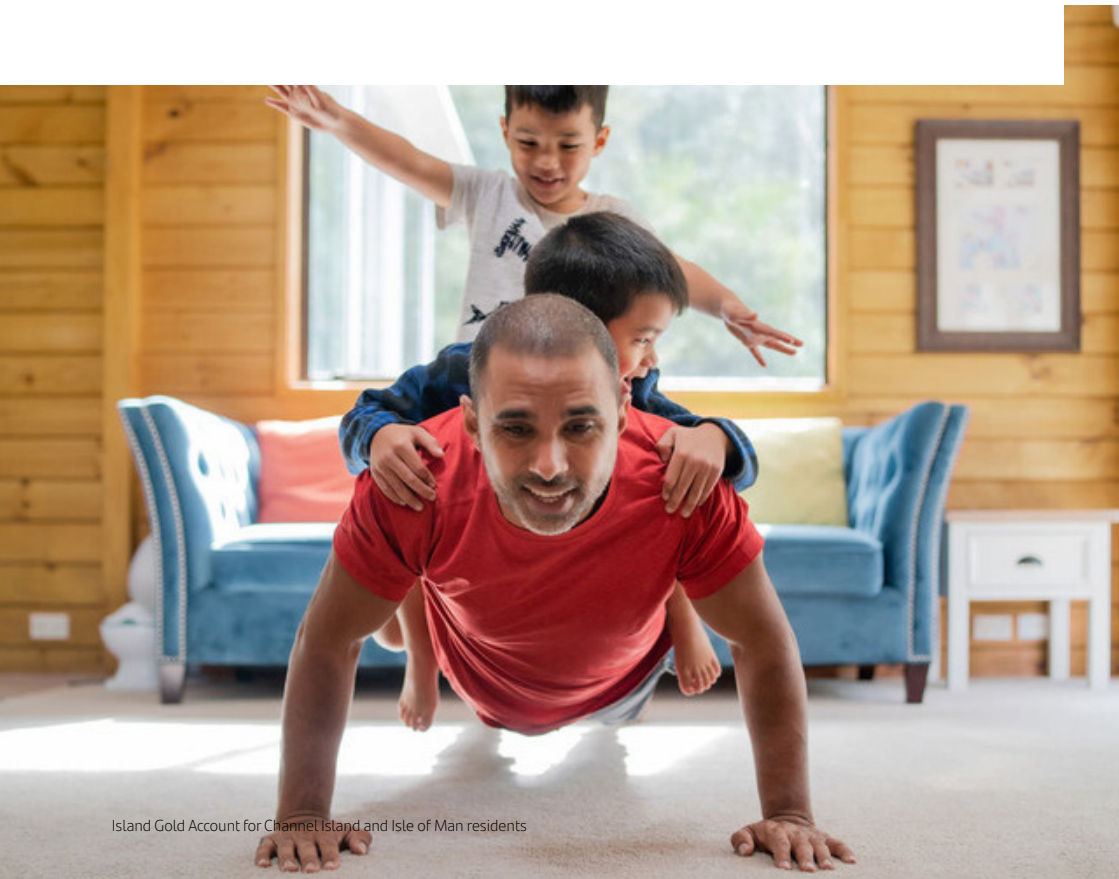
## Features and benefits

- ✓ Variable rate current account for your everyday banking, available in Sterling, Euro and US dollar currencies
- ✓ Accompanying Visa debit card, available in all three currencies, for easy access to your money
- ✓ Online Banking and Telephone Banking to manage your money
- ✓ Set up standing orders and direct debits to make regular payments easier
- ✓ No monthly fee
- ✓ Interest is paid quarterly
- ✓ Foreign Exchange service which offers commission-free rates whenever you need to change currency. Sterling, Euro or US dollars can be exchanged between your accounts\*

\* Although our foreign exchange rates are commission free, there will be a charge applied for international payments and receipts.

## Key information

- ✓ We will calculate interest daily on the cleared balance in the account
- ✓ You can open an Island Gold Account in one or all three currencies and transfer money between your accounts using our Foreign Exchange service
- ✓ You can make immediate withdrawals from your Island Gold Account up to the available balance via Online Banking, Telephone Banking or by giving us an instruction in branch or in writing
- ✓ The card(s) accompanying your Island Gold Account are Visa debit cards and can be used to pay for goods and services
- ✓ Regular, fixed payments can be made by standing order in Sterling to pay friends, relatives or to transfer money into another account
- ✓ You can also set up direct debits on your Sterling Island Gold Account which is when you give permission to a company to take money from your account on an agreed date
- ✓ A Sterling cheque book is available with the Sterling account
- ✓ We record each Visa debit card transaction against your Island Gold Account, helping you to keep track of your spending through the month



# Visa debit card

**Visa is accepted at over 35 million outlets worldwide across 200 countries, so you can easily and conveniently access your Island Gold Account.**

Your Visa debit card will come with contactless technology which is a fast, easy and secure way to pay for goods and services without entering a PIN.

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



## Protection against fraud

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

- ✓ Our 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 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

## What is Verified by Visa?

Verified by Visa helps ensure that payments are made by the rightful owner of the Visa card, to make online purchases more secure.

When making an online payment using your Visa debit card with a retailer that has enabled Verified by Visa:

- ✓ A Verified by Visa message box will appear on screen after you have entered your card details
- ✓ The screen will ask you to choose whether you would like to receive your One Time Passcode (OTP) by email or mobile phone (if applicable)
- ✓ You will then receive your OTP by email or mobile phone
- ✓ Enter your OTP on the Verified by Visa screen, and click 'submit'

**IMPORTANT: do not share your OTP with anyone else, not even a Santander International employee**

**To report your Visa debit card lost or stolen, or if you believe your card has been subjected to fraud, please contact us.**

## Our charges for the Island Gold Account

	GBP £	Euro €	US \$
Annual Visa debit card fee	Nil	Nil	Nil
Cash withdrawal charge	Nil*	Nil*	Nil*
Monthly fee	Nil	Nil	Nil
Faster Payments or BACS	Nil	Nil	Nil
SWIFT Payment out via Online Banking	20**	30**	40**
SWIFT & CHAPS payments out via Telephone Banking, written instruction or in person	30**	45**	60**

\*With our Island Gold 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.

\*\* Other banks involved in sending your money to a designated account using the SWIFT or CHAPS payment channels may deduct charges from the amounts sent or received.

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 [santanderinternational.co.uk](http://santanderinternational.co.uk)

## Is the Island Gold Account for me?

You may benefit from our Island Gold Account if:

- ✓ You are looking for an everyday current account
- ✓ You have your mortgage with us
- ✓ You need to make international payments or require accounts in Sterling, Euro and/or US dollars
- ✓ You 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** if calling from overseas. Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open 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:

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St Helier, Jersey JE2 3RP,  
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