

Fees and Charges



If you have any queries regarding our Fees and 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 Instruction made using Telephone Banking, in person or by written instruction	£20 or currency equivalent* £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	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

Bespoke charges (all accounts)			
Charge description	GBP £	EUR €	USD \$
Document Translations	Appropriate translator's charge	Appropriate translator's charge	Appropriate translator's charge
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 \$
Monthly fee	Nil	Nil	Nil
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

Wealth Management Fees			
Charge description	Charge		
Custody (annual fees, charged quarterly)			
Individual client AUM			
The first £500k	0.25%		
Above £500k to £1m	0.20%		
Above £1 to £5M	0.15%		
£5M +	0.10%		
The fee includes custody, income collection, corporate action processing and quarterly portfolio valuations (if requested) as well as internet portal access. The fees will be charged quarterly in arrears	Local market charges may also apply, see T&Cs for details		
Dealing	Commission Fee	Minimum Fee	
UK, US, EU Equities	0.50%	£50	
APAC Equities	0.50%	£50	
Fixed Income	0.50%	£50	
Funds (Unit Trusts, OEICs)	0.00%	£50	
Cash held at Pershing (Channel Islands) Limited	GBP £	EUR €	USD \$
Credit Interest	NIL	NIL	NIL
Debit Interest	Central bank base rate plus 5%		
Transfers (all instruments)			
Transfers in	NIL		
Transfers out (per client, per asset line) UK Assets	£50		
Transfers out (per client, per asset line) Non-UK Assets	£50		
Reporting (PDF format)			
Consolidated Tax Vouchers	£25 per report		
Adhoc valuations	£25 per report		
Probate reporting	£35 per report		

Additional Services Charges

Santander International reserves the right to charge for additional services or third-party costs incurred including, but not limited to, duplicate/special valuations and statements, document registration, indemnities, audit letters, external verification requests, depositing physical certificates and proxy voting. Details of these charges are available on request.

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.

Charges correct as at 25 November 2024.