

# Santander International

Products and services for Channel Island  
and Isle of Man residents





## About us

Santander International is part of the Banco Santander group and has branches in the Crown Dependencies of Jersey and the Isle of Man. Santander International offers banking and savings accounts to Channel Island and Isle of Man residents, UK residents, UK expatriates, foreign expatriates and international customers. We also offer mortgages on Jersey and Isle of Man properties.

In addition, we provide corporate banking, commercial banking and business banking to trading entities domiciled in, or managed from, the Channel Islands and Isle of Man.

# Our relationship with Banco Santander group

Santander International is the trading name of the Jersey and Isle of Man branches of Santander Financial Services plc, a wholly owned subsidiary of Santander UK Group Holdings plc which is part of the Banco Santander group.

The Banco Santander group operates a subsidiary model to minimise the risk of problems in one part of the organisation spreading to another. This means that autonomous subsidiaries are responsible for their own liquidity, funding and capital management.

The subsidiary model gives considerable financial flexibility while also allowing us to take advantage of the significant synergies and strengths that come from being part of a major, well diversified banking group. In particular, we benefit from the Banco Santander group's brand, products and platforms as well as their systems development capacity.

Santander Financial Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Santander Financial Services plc is also regulated by the Isle of Man Financial Services Authority for its branch in the Isle of Man, and regulated by the Jersey Financial Services Commission for its branch in Jersey.

# Why Santander International?

Our team of professionals can offer a range of banking and savings products to meet your financial needs. You may also benefit from access to specialised wealth services and investment solutions, through other parts of the Santander global network.

We have branches in the Isle of Man and Jersey, to provide you with international access to your finances and a central home for your money. All accounts are opened and are located (also referred to as situs) in the Isle of Man, unless you are Jersey resident, in which case your account will have situs in Jersey.

The Isle of Man and Jersey, are leading international financial centres – they are well established and politically stable, renowned internationally for their high standards of regulation.

## The Isle of Man and Jersey have:

- ✓ A special constitutional relationship with the British Crown
- ✓ Internationally recognised regulatory frameworks
- ✓ World-class legislation
- ✓ Tax neutral fiscal policy

## Depositor protection

All accounts opened with Santander Financial Services plc, Isle of Man branch have situs in the Isle of Man and therefore 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. Please visit [iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/](https://iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/) for more information.

All accounts opened with Santander Financial 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. Santander Financial 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 Government of Jersey website [gov.je/dcs](https://www.gov.je/dcs), or on request.

# Our range of Banking and Savings Accounts

Our range of banking and savings accounts offer you the choice to manage your finances to suit your particular needs – from an everyday current account to instant access savings to longer term savings accounts.

Our banking and savings products have been designed to help you manage your finances in multiple currencies.

We will provide you with a personal service that adapts as your requirements change ensuring that the focus is on building a lasting relationship and offering financial solutions that meet your needs.

Name	Minimum deposit	Currency	Savings type	Interest paid	Access
<b>Island Gold Account</b>	£1 €1 \$1	£ € \$	Variable	Quarterly	Instant access
<b>Island Call Account</b>	£1 €1 \$1	£ € \$	Variable	Quarterly	Instant access
<b>Island Notice Account</b>	£25,000 \$25,000	£ \$	Variable	Quarterly	Written notice – different time periods to choose from
<b>Island Fixed Deposit Contract</b>	£25,000 \$25,000	£ \$	Fixed	Upon maturity, or annually or on maturity for 24 month contracts	Fixed term – different terms to choose from







# Current Account

## Island Gold Account

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.

### 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
- ✓ Mobile, Online 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.

### Find out more

Full details are included in our Island Gold Account brochure, available on request or by visiting our website [santanderinternational.co.uk](https://www.santanderinternational.co.uk)

# Savings Accounts

We offer a range of savings accounts in multiple currencies that enable you to make deposits over different time periods, with different levels of access.

## Island Call Account

Our Island Call Account is an instant access account and requires no notice for withdrawals. The account offers unlimited access to your money and is available in Sterling, Euro and in US dollar currencies.

## Island Notice Account

The Island Notice Account is a variable rate savings account which requires written notice for any withdrawals. Available in Sterling and US dollar currencies with a range a notice periods to choose from.

## Island Fixed Deposit Contract

Our Island Fixed Deposit Contracts allow you to fix your money at an agreed interest rate for a set period of time.

Once the term of the Island Fixed Deposit Contract has commenced, withdrawals, partial withdrawals or additional payments are not permitted.

The Island Fixed Deposit Contracts are available in Sterling and US dollars.

### Find out more

For more information about our Savings Accounts please visit our website  
**[santanderinternational.co.uk](http://santanderinternational.co.uk)**

# Our range of Mortgages

Whether you're buying your first home, moving your mortgage to us or thinking about buying your next home, a Santander International mortgage could be for you.

If you already have a mortgage with us we could help change your deal, borrow more money or move home.

## Buying your first home

We could help you make the first step on the property ladder, to help you through all the important steps to owning your own home.

## Buying your next home

We can make arranging your new mortgage straightforward. Moving home can be stressful enough without also having to worry about your mortgage.

## Moving your mortgage to us

If you have a mortgage with another lender and you're looking to move your mortgage to us (also known as remortgaging), we can help you find our best deal.

### Find out more

For more information about our Mortgages please visit our website  
[santanderinternational.co.uk](https://www.santanderinternational.co.uk)

All applications are subject to status and lending criteria

YOUR HOME MAY BE AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

# Foreign Exchange

You can rely on us whenever you need to change currency – please contact us for indicative rates on the currency you wish to exchange. Sterling, Euro or US dollars can be exchanged between your accounts, and you can receive and make payments in many other major currencies.

## International receipts

Our electronic international payment service is a safe and efficient way to send money overseas. Use it to send Sterling, Euro and US dollars\*. We'll always try to accommodate your other currency requirements too.

## International payments

If you need to credit money in any major currency to your Sterling, Euro or US dollar account, we'll be happy to exchange it for you.

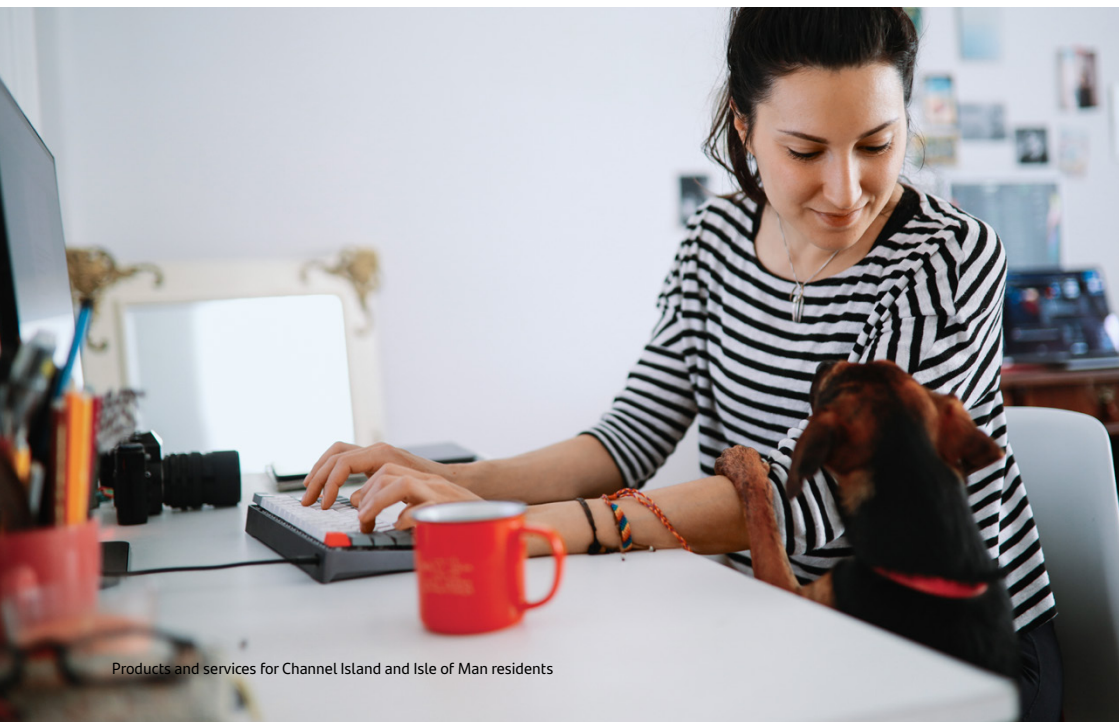
\* Although our Foreign Exchange rates are commission free, there will be a charge applied for international payments and receipts. Please see our website or our Charges leaflet for more information.

# A personalised banking service

We are committed to delivering a consistently high level of professional banking services, which are matched to your individual requirements and needs.

All customers have access to our experienced Customer Service team, who will assist you with everyday transactions and queries, including checking balances, reviewing transactions, making payments, transferring money between your accounts, and amending regular payment instructions.

If you have a balance in excess of £500,000 (or currency equivalent) or a mortgage in excess of £750,000 with us, you will receive a tailored service from a dedicated professional who will work with you to understand your banking needs.



# Ways to bank with us



## Telephone Banking

Use our Telephone Banking service for your everyday banking transactions, including checking balances, reviewing transactions, making payments, transferring money between accounts or amending standing orders. You can do your banking by telephone during our office hours. Once you've set up Telephone Banking with us, you just need your Customer ID and Telephone Banking codeword to use this service.



## Online Banking

Online Banking gives you instant 24/7 access to your Santander International accounts from anywhere in the world. Wherever you are, whatever time it is, as long as you have an internet connection, you can log on and manage your accounts. After registering for Online Banking, you just need your Membership Number, Security Code and Online Banking password to access this service.



## Mobile Banking

Our Santander International Mobile Banking app gives you instant 24/7 access on the go to your accounts from anywhere in the world as long as you have a mobile signal or wi-fi connection for your smartphone. Once you've registered to use the service, you can access the app with biometrics or your PIN to manage your accounts, make payments and send us secure messages.



## Talk to Us in Branch

**If you live in the Isle of Man** come and visit us at Santander Work Café, Market Hall, North Quay, Douglas.

**If you live in Jersey** come and visit us at the Santander Work Café, 13-15 Charing Cross, St Helier.

## Peace of mind

We take the security of your personal information extremely seriously and apply a range of protective measures whenever you communicate with us by phone or email. We will reimburse you against any losses from fraud committed against you while you're using our Online and Mobile Banking services, as long as you've taken all the necessary safeguards with your security details. Please refer to our General Terms and Conditions for further details.

# Santander Work Café

The Santander Work Café is for everyone, not just our valued banking customers. It brings together a bank, co-working space and café experience in a single place.

**More than a Café. More than a Bank.**

## Features and benefits

- ✓ Free co-working space
- ✓ Free events
- ✓ Free bookable meeting rooms
- ✓ Free high-speed Wi-Fi
- ✓ 30% discount on hot drinks and 15% on freshly prepared food when you pay with your Santander International Visa card

### Find out more

Please visit the dedicated websites [workcafe.je](https://workcafe.je) and [workcafe.im](https://workcafe.im) to find out more.



## To find out more

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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.



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



[info@santanderinternational.co.uk](mailto:info@santanderinternational.co.uk)



**Write to us at:**

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



**Visit us at:**

Santander Work Café  
Market Hall, North Quay  
Douglas, Isle of Man IM1 2BQ,  
British Isles  
or  
Santander Work Café  
13-15 Charing Cross,  
St Helier, Jersey JE2 3RP,  
Channel Islands

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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.

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Santander International is the trading name of Santander Financial Services plc, Jersey Branch and Santander Financial Services plc, Isle of Man Branch. Santander Financial 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. Santander Financial Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Santander Financial Services plc's Financial Services Register number is 146003. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register). Santander Financial Services plc, Jersey Branch has its principal place of business at 13-15 Charing Cross, St Helier, Jersey JE2 3RP, Channel Islands and is regulated by the Jersey Financial Services Commission. Santander Financial 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. [www.santanderinternational.co.uk](http://www.santanderinternational.co.uk) All accounts opened with Santander Financial 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. Santander Financial 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 Government of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs), or on request. All accounts opened with Santander Financial 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. Full details of the Scheme and banking groups covered are available at the Isle of Man regulator's website, [www.iomfsa.im/consumers](http://www.iomfsa.im/consumers), or on request. Santander and the flame logo are registered trademarks. The latest audited accounts are available upon request. Calls to Santander International are recorded and may be monitored for security and training purposes.