# Santander International
# Strength and security

## About Santander International

**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. As part of the global Banco Santander group — one of the world's largest and most respected financial institutions — we combine international strength with local expertise to support our clients with trusted banking solutions.**

## Jersey and Isle of Man – leading international financial centres


We serve a diverse range of clients – from individuals and families to corporates and large institutions – providing international access and a secure, central location for managing assets. Our branches in Jersey and the Isle of Man are based in two of the world's leading international financial centres, both known for their political stability and globally recognised standards of regulation.

## Why choose Jersey and the Isle of Man?

Our branches operate in two of the worlds most respected international financial centres, offering a secure and sophisticated environment for managing wealth. Key advantages include:

- ✔ **Independent and stable jurisdictions** – both Jersey and the Isle of Man maintain a unique constitutional relationship with the British Crown. Although not part of the United Kingdom or represented in the UK Parliament, both islands maintain close ties with the UK and frequently act as gateways to its economy. Their enduring political stability continues to inspire confidence among international clients.
- ✔ **Tax neutral environment** – Jersey and the Isle of Man provide a clear and efficient fiscal framework where investment structures typically do not attract local taxes. Investors are generally taxed in their country of residence, helping to reduce cross-border tax complexity and mitigate the risk of double taxation.
- ✔ **Strong regulatory frameworks** – both jurisdictions are internationally recognised for their high standards of regulation. The Jersey branch is regulated by the **Jersey Financial Services Commission**, and the Isle of Man branch by the **Isle of Man Financial Services Authority**, ensuring transparency and clarity for clients.
- ✔ **World class legislation** – Jersey and the Isle of Man uphold robust legal standards, particularly in areas such as anti-money laundering and global tax transparency, supporting a culture of compliance and integrity.
- ✔ **Depositor protection** – eligible deposits are protected up to £50,000 (or currency equivalent) per person under the respective depositor compensation schemes in each jurisdiction, offering clients peace of mind.
- ✔ **Account location (situs)** – all accounts are opened and located in (also referred to as situs) the Isle of Man, unless the customer is resident in Jersey, in which case their accounts will have situs in Jersey.

Source: **www.jerseyfinance.je/jersey-the-finance-centre** and **www.iomdfenterprise.im**
* The maximum of the Jersey Depositors Compensation Scheme is capped at £100m in any 5 year period.

# Our global customer base

Santander International offers banking and savings accounts to UK residents, UK expatriates, foreign expatriates and international customers with international banking needs. We also offer corporate and institutional banking, commercial banking and business banking to trading entities domiciled in or managed from, the Channel Islands and Isle of Man. Accounts can be opened remotely and within days, subject to all relevant information and documentation being provided.

We offer a range of deposit accounts specifically designed for regulated external asset managers to support the cash management needs of their clients.

We serve clients seeking banking services in jurisdictions that offer tax neutrality, political stability, and freedom from foreign exchange or capital controls.

Our Sterling accounts are integrated with the UK Bankers Automated Clearing System (BACS), enabling efficient handling of UK-focused banking requirements, including same-day Sterling payments.

# Our products and services

Our range of banking and savings accounts offer customers the choice to manage their finances to suit their particular needs.

**Instant access current account** – available in Sterling, Euro or US Dollar currencies, accompanied by a Visa debit contactless card in all three currencies for easy worldwide access.

**Charge Cards** – choose between our Black World Elite, Gold Select or Silver Charge Cards, available in Sterling, Euro or US Dollar currencies under the MasterCard scheme. Each card offers a range of benefits, with eligibility criteria applying.

**Savings accounts** – available in multiple currencies enabling deposits over different tenors and notice periods, with different levels of access.

**Foreign exchange** – our service enables customers to exchange Sterling, Euro, or US Dollar between accounts with ease. In addition, we support payments in 14 major currencies, providing flexibility for international transactions.

**Mortgages** – we provide mortgage options for a variety of needs, including first-time purchases, remortgaging from another lender, and buying additional properties in Jersey and the Isle of Man. Our range includes different fee and rate structures, as well as solutions for customers looking to finance residential investment properties in the UK.

**Wealth and Investment Platform** – our execution-only service is designed for experienced investors who prefer to make their own decisions without advice. It provides comprehensive market access across a wide range of financial instruments, combined with offshore safe custody. This service is also available to investment intermediaries managing investments on behalf of their clients.

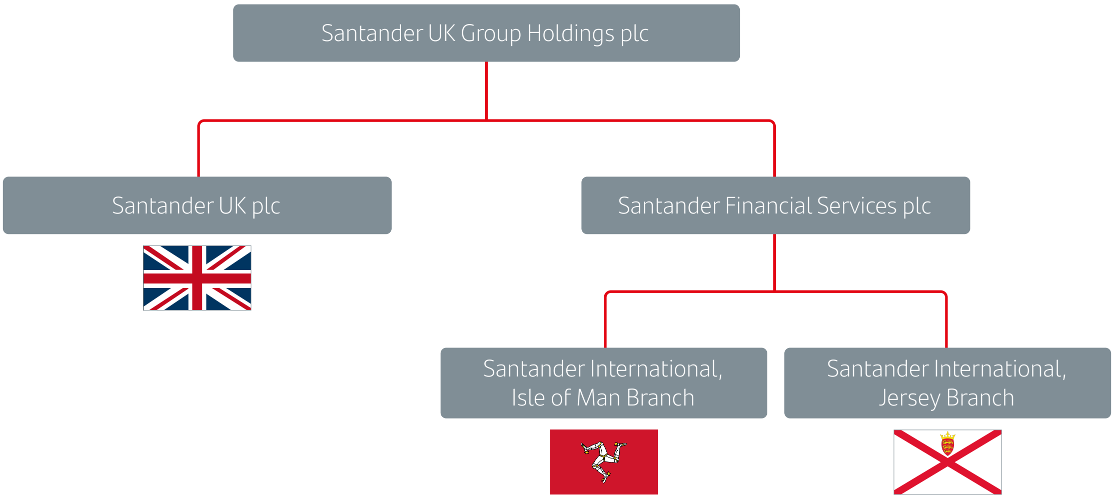
**Ways to bank with us** – we offer Telephone, Mobile and Online Banking services. Online and Mobile Banking gives customers 24/7 access to their accounts from anywhere in the world. Wherever they are, whatever time it is, as long as there is a connection, customers can log on and manage their accounts.

**A personalised banking service** – we are committed to delivering a consistently high level of professional banking service which is matched to customers' individual requirements. If customers have a total balance in excess of £500,000 (or currency equivalent) or a mortgage in excess of £750,000 with us, they will receive a tailored service from a dedicated professional.

# Strength of Santander Financial Services plc

Stability, financial strength and personal service are the pillars of our international banking proposition.

## Santander UK structure:




Santander UK plc (ring-fenced bank) and Santander Financial Services plc (non ring-fenced bank) are both wholly owned subsidiaries of Santander UK Group Holdings plc.

# Balance sheet:

| | |
|---|---|
| ◦ Capital | £0.33bn |
| ◦ Customer deposits and other funds | £6.29bn |
| ◦ Customer mortgages and other loans | £3.75bn |
| ◦ Cash and Balances with the Bank of England | £2.87bn |
| ◦ CET1* (Common Equity Tier 1) capital ratio | 26.5% |
| ◦ Total Tier 1 equity | 31.4% |

Source: January 2026 management accounts.

* The CET1 ratio is a key regulatory measure of a bank's financial strength. It compares the bank's core equity capital to its risk-weighted assets, providing insight into the bank's ability to absorb losses. This ratio is used to assess the bank's resilience and liquidity under adverse economic conditions or financial stress.

# Sovereign and peer group credit ratings

This table presents the sovereign credit ratings for Jersey and the Isle of Man, alongside the long-term credit ratings of peer institutions operating within the Crown Dependencies.

| Standard & Poor's | | Moody's | | Fitch | |
|---|---|---|---|---|---|
| **AAA** | | **Aaa** | | **AAA** | |
| **AA+** | | **Aa1** | | **AA+** | |
| **AA** | | **Aa2** | | **AA** | |
| **AA-** | Jersey (Sovereign) | **Aa3** | Isle of Man (Sovereign) | **AA-** | HSBC Bank plc<br>Lloyds Bank Corporate Markets plc<br>NatWest Markets plc<br>Royal Bank of Scotland International Ltd |
| **A+** | Barclays Bank plc<br>HSBC Bank plc | **A1** | Santander Financial Services plc<br>Barclays Bank plc<br>HSBC Bank plc<br>Investec Bank plc<br>Lloyds Bank Corporate Markets plc<br>NatWest Markets plc<br>Royal Bank of Scotland International Limited | **A+** | Santander Financial Services plc<br>Barclays Bank plc |
| **A** | Lloyds Bank Corporate Markets plc<br>NatWest Markets plc<br>Royal Bank of Scotland International Ltd | **A2** | Skipton Building Society*<br>The Bank of NT Butterfield & Son Limited | **A** | |
| **A-** | Santander Financial Services plc | **A3** | | **A-** | Investec Bank plc<br>Skipton Building Society * |
| **BBB+** | The Bank of NT Butterfield & Son Limited | **Baa1** | | **BBB+** | |
| **BBB** | | **Baa2** | | **BBB** | |
| **BBB-** | | **Baa3** | | **BBB-** | |
| **BB+** | | **Ba1** | | **BB+** | |
| **BB** | | **Ba2** | Standard Bank Group Limited ** | **BB** | |
| **BB-** | | **Ba3** | | **BB-** | Standard Bank Group Limited ** |

Moody's assigns an A1 long-term deposit rating to Santander Financial Services plc. The company also holds an Aa3 long-term counterparty risk rating.

* Skipton International Limited, based in Guernsey, is not rated by any major credit rating agency. It is a wholly owned subsidiary of Skipton Building Society, headquartered in the UK, which is not rated by Standard & Poor's.

** Standard Bank Offshore Group Limited, with subsidiaries in Jersey, the Isle of Man, and Mauritius, is not rated by any major credit rating agency. The group is ultimately owned by Standard Bank Group Limited, headquartered in South Africa, which is not rated by Standard & Poor's.

Source: Company websites, 03 March 2026

Santander International

# To find out more

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

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

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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.

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. 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

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, 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, or on request.

 The latest audited accounts are available upon request. Calls to Santander International are recorded and may be monitored for security and training purposes.

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