

Santander International Strength and Security



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.

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.

Private banking

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.

Corporate banking

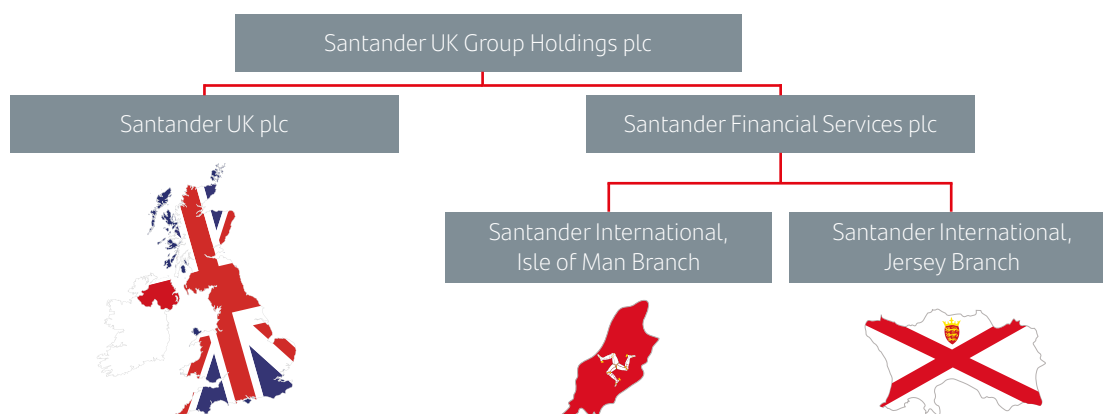
We offer corporate banking, commercial banking and business banking to trading entities domiciled in, or managed from, the Channel Islands and Isle of Man.

External asset managers

We are able to provide a range of deposit accounts to regulated external asset managers for the cash needs of their clients.

Santander UK structure

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



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.

Santander Financial Services plc balance sheet

○ Capital	£0.33bn
○ Customer deposits and other funds	£6.63bn
○ Customer mortgages and other loans	£3.85bn
○ Cash and Balances with the Bank of England	£3.11bn
○ CET1*	26.6%
○ Total Tier 1 equity	31.3%

Source: May 2025 management accounts.

* CET1 means the 'Common Equity Tier 1' capital ratio, which compares the bank's capital against its assets. It is used as one of the measures to test the bank's liquidity and ability to meet a challenging monetary event.

Summarised long term credit ratings

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 Lloyds Bank Corporate Markets plc NatWest Markets plc Royal Bank of Scotland International Ltd
A+	Barclays Bank plc HSBC Bank plc	A1	Santander Financial Services plc Barclays Bank plc HSBC Bank plc Lloyds Bank Corporate Markets plc NatWest Markets plc Royal Bank of Scotland International Ltd	A+	Santander Financial Services plc Barclays Bank plc
A	Lloyds Bank Corporate Markets plc NatWest Markets plc Royal Bank of Scotland International Ltd	A2		A	
A-	Santander Financial Services plc	A3		A-	
BBB+		Baa1		BBB+	
BBB		Baa2		BBB	

Moody's A1 rating refers to Santander Financial Services plc's long term deposit risk rating; the company's long term counterparty risk rating from Moody's is Aa3.

Source: Company websites, 04 July 2025



To find out more



santanderinternational.co.uk



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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, 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 have situs in the UK and are therefore covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000. The FSCS protects customers including individuals, companies and small local authorities for up to £85,000 across accounts with us. This amount is for each customer, meaning two individual customers with a joint account have protection of £170,000. Full details of the Scheme and banking groups covered are available on the FSCS website www.fscs.org.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.

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