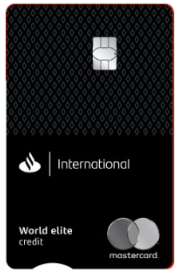
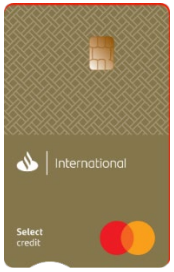
# Santander International Charge Cards – Fees & Charges from 4th of January 2027

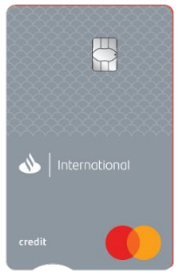
| World Elite Charge Card | | GBP | EUR | USD |
|---|---|---|---|---|
|  | Annual Fee – Main Card | £800 / £0* | €800 / €0* | $800 / $0* |
| | Annual Fee – Supplementary Card** | £400 | €400 | $400 |
| | Cash Withdrawals (ATM or Counter) | 2.5 %<br>(Min. £5) | 2.5 %<br>(Min. €5) | 2.5%<br>(Min. $5) |
| | Foreign Currency Conversion Fee | 3.00% | 3.00% | 3.00% |

***Black Cardholders:**
On each anniversary, the annual fee of a Black Main card will be waived if the card spend totals £/€/$ 60,000 or more during the preceding 12 months.
****Please note:**
The holder of a Black Main card may benefit from Supplementary card pricing when they apply for another Black card, either for themselves or for an additional cardholder that will be linked to their account.

| Select Charge Card | | GBP | EUR | USD |
|---|---|---|---|---|
|  | Annual Fee – Main Card | £300 / £0* | €300 / €0* | $300 / $0* |
| | Annual Fee – Supplementary Card | £300 | €300 | $300 |
| | Cash Withdrawals (ATM or Counter) | 2.5 %<br>(Min. £5) | 2.5 %<br>(Min. €5) | 2.5%<br>(Min. $5) |
| | Foreign Currency Conversion Fee | 3.00% | 3.00% | 3.00% |

***Select Cardholders**:
On each anniversary, the annual fee of a Select Main card will be waived if the card spend totals £/€/$ 24,000 or more during the preceding 12 months.

Santander International Charge Cards are issued by AF Payments Ltd (part of the Accomplish Group) pursuant to a licence by Mastercard International. AF Payments Limited is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FRN: 900440) for the issuing of electronic money and payment instruments. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International.

| Silver Charge Card | | GBP | EUR | USD |
|---|---|---|---|---|
|  | Annual Fee – Main Card | £100 / £0* | €100 / €0* | $100 / $0* |
| | Annual Fee – Supplementary Card** | £50 | €50 | $50 |
| | Cash Withdrawals (ATM or Counter) | 2.5 %<br>(Min. £5) | 2.5 %<br>(Min. €5) | 2.5%<br>(Min. $5) |
| | Foreign Currency Conversion Fee | 3.00% | 3.00% | 3.00% |

***Silver Cardholders:**
On each anniversary, the annual fee of a Silver Main card will be waived if the card spend totals £/€/$ 12,000 or more during the preceding 12 months.
****Please note:**
The holder of a Silver Main card may benefit from Supplementary card pricing when they apply for another Silver card, either for themselves or for an additional cardholder that will be linked to their account.

Santander International Charge Cards are issued by AF Payments Ltd (part of the Accomplish Group) pursuant to a licence by Mastercard International. AF Payments Limited is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FRN: 900440) for the issuing of electronic money and payment instruments. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International.