

Introducing

Santander International

Products and services for
international customers





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 expats and UK residents who have international banking needs.

We also offer banking and savings accounts for corporate and trust structures, including Self-Invested Personal Pensions and other types of pension structures and Private Investment Companies.

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. You can choose whether you would like your account located (also referred to as situs) in the Isle of Man or 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 <https://www.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 States of Jersey website www.gov.je/dcs, or on request.

Our range of International 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 transactional 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 and countries.

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
Gold Bank Account	£0 €0 \$0	£ € \$	Variable	Quarterly	Instant access
Call Account	£0 €0 \$0	£ € \$	Variable	Quarterly	Instant access
Notice Account	£25,000 \$25,000	£ \$	Variable	Quarterly	Written notice – different time periods to choose from
Fixed Deposit Contract	£25,000 \$25,000	£ \$	Fixed	Upon maturity, or annually or on maturity for 24 month contracts	Fixed term – different terms to choose from

* International customers will need to maintain an overall total relationship balance of £75,000 (or currency equivalent) with us.





Bank Account

Gold Bank Account

Our flagship Gold Bank Account allows you to access your money as you move around the world.

When you open a Gold Bank Account you can keep your finances in one place wherever you live, and get easy access to your money with our Sterling, Euro and US Dollar accounts.

Visa debit card

Your Gold Bank Account comes with a Visa debit card, giving you direct access to your money. The Visa debit card is available in Sterling, Euro and US Dollars.

Your Visa debit card will also come with contactless technology. Contactless technology is a fast, easy and secure way to pay for goods and services without entering a PIN. The contactless limit, set at a maximum of £45 per transaction in the UK, will vary in other countries. Contactless cards have an embedded antenna in the plastic so that when they are used at a contactless reader they securely transmit purchase information to and from the contactless reader. All you have to do is place your contactless card over the contactless reader to make the payment.

Visa is accepted at millions of locations in over 200 countries and territories worldwide, so you can easily and conveniently access your Gold Bank Account. (Source: www.visa.co.uk/visa-abroad Nov 2018)

There are no charges by Santander International for cash withdrawals from ATMs in the same currency as your account but please note that foreign banks may levy a charge. When you withdraw cash or make a purchase in a different currency to that of your card, we may charge a foreign exchange commission, which will not exceed 3% of the total withdrawal or purchase amount.

For full details on charges that might be applied to your account, please see our Charges leaflet, which is available on request or via our website www.santanderinternational.co.uk

Find out more

Full details are included in our Gold Bank Account brochure, available on request.

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.

Call Account

Our 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.

Notice Account

The 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.

Fixed Deposit Contract

Our 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 Fixed Deposit Contract has commenced; withdrawals, partial withdrawals or additional payments are not permitted.

The Fixed Deposit Contracts are available in Sterling and US Dollars.

Find out more

For more information about our Savings Accounts please visit our website
www.santanderinternational.co.uk

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:

- ✓ **Private Banking** – If you have a balance in excess of £1 million with us, you will receive a tailored service from a dedicated professional who will work with you to understand your banking needs
- ✓ **Select Banking** – If you have a total balance with us in excess of £75,000 up to £1 million you will receive a personalised service from a dedicated relationship management team who will help you make the most of your money.

We have an experienced team, all of whom have strong track records and proven success in managing the financial needs of our customers, who will undertake an assessment of your financial objectives.

It is this deeper understanding of your individual needs and those of your family; together with our experience and knowledge, which enable us to provide solutions to match your needs now and in the future.

They are supported by a dedicated Relationship Management support team and our Contact Centre who will assist you with everyday transactions, including checking balances, reviewing transactions, making payments, transferring money between your accounts or amending standing orders.



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. You just need your Customer ID and Telephone Banking codeword to use this service.



Online Banking

Our Online Banking service gives you 24-hour access, seven days a week, 365 days a year, from anywhere in the world. Many people find it is the simplest, most convenient way to access their accounts and deal with everyday transactions. You just need your Membership Number, Security Code and Online Banking password to access this service.

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 Banking service, 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.

Foreign Exchange

You can rely on us for commission-free rates 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.



Find out more



08000 84 28 88 if calling from a UK landline or mobile, or
+44 (0)1534 885 000 if calling from overseas. Monday to Friday
9am to 5pm (UK time), except Wednesdays when we open at 9.30am.



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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 19 - 21 Commercial Street, St Helier, Jersey JE2 3RU, 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

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Santander and the flame logo are registered trademarks. The latest audited accounts are available upon request. Calls to Santander International may be recorded and monitored.