



# Corporate & Commercial Current Accounts

## Supporting your day-to-day banking needs

At Santander Corporate & Commercial we value open and honest relationships with our customers and our Corporate Current Account reflects our approach by offering great value with no hidden surprises. In a market where banking is increasingly complex, you'll find us straightforward to deal with, so you can focus on what matters to you – running your business.

## Two straightforward and transparent tariff options:

- Corporate Current Account: a great value day-to-day banking tariff, which pays interest on credit balances, with no monthly account fee
- Corporate Current Account Plus: offering lower individual transaction costs in return for a monthly fee. May be suitable for those with higher transaction volumes

Corporate and Commercial Current Account tariffs (Opened after 01.02.13)			Corporate Current Account			Corporate Current Account Plus			
<b>Monthly fee</b>			£0.00			£15.00			
<b>Interest</b>	Credit Interest Rate Payable		Balance	Gross rate	AER	Balance	Gross rate	AER	
	From 1 June 2020		£1+	0.05%	0.05%	£1+	0.05%	0.05%	
		Per cash and cheque deposit <sup>2</sup>	£0.80			£0.70			
<b>Credit Transactions</b>	Automated credits (Bacs, standing orders, Faster Payments)		£0.25			£0.20			
	Additional charge for cash turnover		£0.75 per £100			£0.65 per £100			
	Additional charge for individual cheques deposited <sup>3</sup>		£0.30 per cheque			£0.25 per cheque			
<b>Debit Transactions</b>	Cheque debits		£0.60			£0.55			
	Charge for cash withdrawals		£0.60 per £100			£0.50 per £100			
	Direct Debits		£0.30			£0.25			
	Standing orders		£0.30			£0.25			
	Debit card / ATM transactions		£0.30			£0.25			
	Bacs transactions <sup>4</sup>	Indirect submission		£0.30			£0.25		
		Direct submission		£0.25			£0.20		
	Bacs files		£5.00 per file			£5.00 per file			
	Faster Payments <sup>5</sup>	Online		£0.40			£0.30		
		All other channels		£5.00			£3.00		
<b>Non-Standard Charges†</b>	CHAPS <sup>5</sup>	Online	£20.00			£15.00			
		All other channels	£30.00			£25.00			
	Change provision		£1.95 per £100						

Table continued over the page

Corporate and Commercial Current Account tariffs (Opened after 01.02.13)		Corporate Current Account	Corporate Current Account Plus
International Charges	Outward Electronic transfers <sup>5</sup>	Online	£17.00
		All other channels	£27.00
		SEPA payments (Euro only)	£0.20
	Cheque Issued <sup>5</sup>	Online	£22.00
		All other channels	£32.00
	Inward Electronic Payment (all currencies except Euro)		£5.00
	Inward Electronic Payment (Euro)		Free
	Cheque Deposit		£12.00
	Payment repair fee		£13.00
Miscellaneous Charges (cancellation/ amendment, investigation, returned cheque deposit, confirmation of payment issued)		£25.00	

Information correct as at 26/03/2020

In order to select the most appropriate account, please consider your likely transaction volumes.

**\*Please note that other non-standard charges may apply - please see our website at [www.santander.co.uk](http://www.santander.co.uk)**

Applications are subject to status and the right to decline any application is reserved.

Note 1: The gross rate is the interest rate that we pay where no income tax has been deducted. AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. Interest is calculated daily and paid monthly. The interest rate is subject to variation. The bank can vary the interest rate at any time.

Note 2: Mixed cash and cheque deposits are treated as separate deposits and charged individually. Note 3: A maximum of 10 cheques per deposit. Note 4: Indirect submission transactions are sent via an intermediary to Bacs for processing, including Santander Connect. Direct submission transactions are sent directly to Bacs by the customer for processing. Note 5: Online if submitted via Santander Connect, 'All other channels' includes email and telephone banking. Additional fees may apply for using Santander Connect.

## Convenience

Through our partnership with the Post Office<sup>®</sup> our customers have access to their accounts at around 11,500<sup>†</sup> Post Office<sup>®</sup> branches nationwide. And, of course, we offer Santander Connect, our online banking service, and telephone banking for added convenience.

## The right team behind you

Our goal is to offer something different from our competitors. We aim to work closely with you in order to offer practical solutions that support your ambitions. To do this we'll assign you a dedicated Relationship Director.

Your Relationship Director will take the time to understand your business and your day-to-day banking needs to help you choose the right current account, continuing to be there for you as your business grows.

## Solutions that grow with you

At Santander, we have a full range of products and services to match your changing business needs, for example, merchant acquiring services, trade financing, supplier payments and international payments.

And, if your cash turnover is above £2.5 million, our cash management experts can provide strategic support on all elements of your cash and payments.

## Next steps

If you want to start enjoying the benefits of straightforward banking, with excellent value for money and support from your own Relationship Director, contact us today.

### At a glance

- Designed to support the daily banking needs of growing businesses
- Two straightforward and transparent tariff options
- Support from a dedicated Relationship Director who will work with you to choose the best tariff for your business
- Access to your account via Santander Connect, our online banking service. **Additional fees may apply for using Santander Connect.**

### Plus – Additional Services

- Business overdraft (subject to credit approval)
- A range of savings accounts and solutions
- Commercial loans (subject to credit approval)
- International payments
- Merchant acquiring services
- Trade finance

For more information please contact your local Relationship Director or visit:

**[santander.co.uk](http://santander.co.uk)**

<sup>†</sup>Services and opening hours for individual Post Office<sup>®</sup> branches within the Post Office<sup>®</sup> network may vary.

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