

# Day-to-Day Banking

Banking solutions to  
support your business

 Santander Corporate & Commercial



**Here to help you prosper**

# Helping your business go further

As an innovative challenger bank, Santander Corporate & Commercial has a simple vision, to see business your way, not ours, and to concentrate on how we can help you succeed.

We believe a business needs a bank that understands; a bank that is supportive, forward thinking and personable. Therefore, we spend a great deal of time getting to know your business, to understand your unique needs to make your banking straightforward, so you can focus on what's important to you.

When you choose to do your everyday banking with us you'll be supported by a dedicated team of experts who will help you simplify, improve and maximise your cash cycle with the best banking and payments solutions for your business.

Your dedicated Relationship Director will take time to understand your business requirements and should you have more complex banking needs your Cash Management Consultant can provide expert help to find the best banking solutions for your business. Our Customer Implementation Managers and Corporate Service Team are also on hand to ensure you have all the support you need, when you need it.

This local approach, coupled with our unique and innovative range of Breakthrough services, makes us ideally placed to help your business go even further.

**Michael Vallance**  
Head Of Transaction Banking

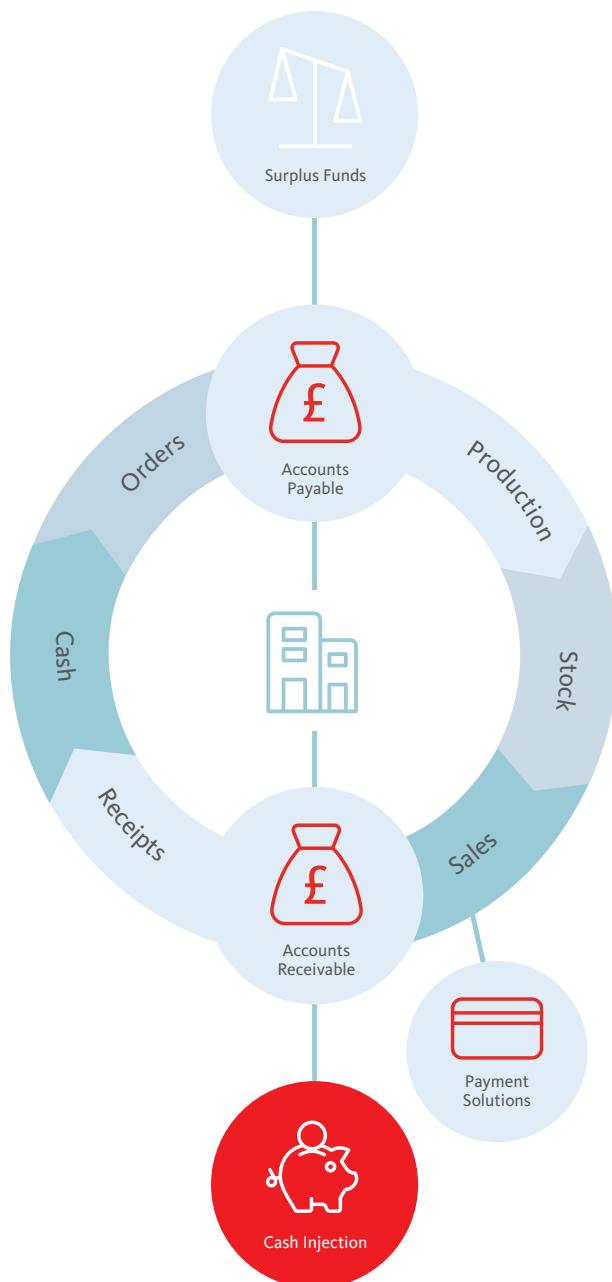


# Making your cash cycle work for you

Managing the cash flowing through your business can be a daily concern for business owners looking to maximise business performance.

We can help your business' cash to move faster or even reduce the amount tied up in your cash cycle, not by replicating what you already have, but by really getting under the skin of your business. We can suggest alternative payment processes which can simplify your banking, reduce your working capital needs and possibly save you money.

So whether you need to find more efficient ways of paying your suppliers or offer alternative ways for your customers to pay you, improve your accounts reconciliation process, or simply maximise the return on your surplus funds, we have the solutions and experience to help.



# Dedicated to your cash management

Whether you trade in the UK or internationally, a smooth and continuous flow of cash is key to business success. Through our range of day-to-day transaction banking solutions we can help you manage your money in a way that suits you.

## Daily banking

To support your daily banking needs we offer two great value, simple current accounts with no hidden surprises.

Our Corporate Current Account pays interest on your credit balances and offers a great day-to-day banking tariff with no monthly account fee, while our Corporate Current Account Plus offers a more competitive tariff on your day-to-day banking, credit interest and a competitive monthly fee.

To compare our two current accounts and find the best match for your business visit [santandercb.co.uk/calculator](http://santandercb.co.uk/calculator)

For information about switching your account to Santander please visit [santandercb.co.uk/switch](http://santandercb.co.uk/switch)

In addition, if your business regularly makes or receives payments in major currencies we can help you maximise your currency funds and minimise your foreign exchange costs via our specialist currency current accounts, available in 19 major currencies. This service is available to Sole Traders, Partnerships and Limited Companies.

You can:

- make and receive international payments
- manage exchange risk through bulk currency purchase
- avoid exchange risk when you have inflows and outflows in the same currency.





## Card and payment services

Making and receiving payments quickly and efficiently is key to keeping on top of your accounts payables and receivables.

Our range of electronic payment and collection services, such as CHAPS, Faster Payments, Bacs and Direct Debits enable you to make and receive payments, helping you to manage your payment obligations quickly and securely. We can also offer your business our unique range of bill payment collection services, which reconciles your customers' payments and provides data for you at a frequency to suit your business.

And, if your business is making high volumes of foreign currency transactions, our international payment services allow you to send and receive foreign payments quickly and efficiently either electronically or by foreign currency draft/cheque deposit.

Consumers' use of credit and debit cards is increasing. So whether you take card payments in person, online or on the go, we can provide an extensive range of flexible and secure solutions by working in partnership with our award winning third party Elavon<sup>1</sup>:

- countertop dial-up terminals – ideal if your business manages payments at a till
- internet-enabled terminals – speeds up transaction times and removes the costs of a dedicated phone line
- mobile wireless terminals – take payments anytime, anywhere
- e-commerce – secures payments online or over the phone
- m-commerce – mobile wallet and app acceptance, plus terminals equipped with Near Field Communications (NFC) allow contactless payments at point of sale.

What's more, you can boost your cash flow with next business day settlement of card payments made with Elavon, if credited into a Santander Corporate Current account.

## Maximise the handling of your physical cash

During 2015, 17 billion cash payments were made in the UK which represented 45% of all payments<sup>2</sup>. With the growth of electronic and mobile payments, it's easy to overlook the importance of physical notes and coins to UK businesses.

Our 40 years experience in this specialist industry explains why many successful high street retailers choose us to handle their cash requirements.

Whatever your needs, a dedicated Cash Management Consultant will work closely with you to find the best solutions to help reduce your costs, improve efficiencies and develop opportunities to make the most of your cash.

You can manage your cash and cheque deposits quickly and conveniently through our cash carrier collection services delivered via an accredited Security Carrier or, through our partnership with the Post Office<sup>TM</sup>. You can access around 11,500 Post Office branches nationwide<sup>3</sup>.

**“ When we went out to tender there was one bank that stood out in terms of listening and trying to find out how they could really help us as a business. And that was Santander. ”**

Julian Winfield, CEO,  
Haskins Garden Centres Ltd

<sup>1</sup> Card Payment Processing provided by Elavon Financial Services DAC. Registered in Ireland with Companies Registration Office. The liability of the member is limited. United Kingdom branch registered in England and Wales under the number BR009373. Elavon is a trading name of Elavon Financial Services DAC. PHR-STA-1009-UK Rev 0609.

<sup>2</sup> Source: Payments Council UK Cash & Cash Machines Summary Report, July 2016.

<sup>3</sup> Servicing and opening hours for individual Post Office branches within the Post Office Network may vary.

# Accelerate cash flow into your business

At some stage in your business' life cycle you may need an injection of capital to meet your growth plans, or access to liquidity to allow your cash flow to cope with any unforeseen day-to-day trading situations.

## Access an instant boost to your company's cash flow

At Santander we know it's important for you to secure the working capital you need to allow your cash flow to cope with any varying day-to-day trading situations.

We offer flexible overdrafts that give our customers added peace of mind.

Our Business Overdrafts are straightforward and flexible. You'll only pay interest on the amount you borrow on the days you're overdrawn. You can apply for an Arranged Overdraft if you have a Current Account with Santander Corporate and Commercial. If you're a new customer, you can apply for an Arranged Overdraft with your Current Account application. Our Overdrafts are available in Sterling, Euros and US Dollars.

## Speed up payment of your receivables

Don't let unpaid and late invoices restrict your cash flow. Our invoice finance solutions can provide an immediate and ongoing supply of cash into your business by releasing the money tied up in your outstanding invoices.

You can work with us confidentially or choose to disclose the service, continue to collect payments in house or outsource to us. A fee applies for our invoice finance service. Please speak with your Relationship Director for full details.

## Boost your working capital and access alternatives to outright purchase of major assets

The acquisition of assets is a major commitment for many businesses. Outright purchases can be a significant drain on working capital and not always the most efficient way to manage capital expenditure.

We provide a flexible range of solutions, such as hire purchase, finance lease, contract hire, operating leasing and sale and leaseback, allowing you to spread the cost of asset purchase with terms and structures that work for you. By spreading payments over time, you can preserve other funding facilities for future requirements.

## Release valuable working capital from your supply chain

If your organisation regularly buys goods or services, our Supply Chain Finance payment solution can help you release valuable working capital while providing early payments to your suppliers in settlement of approved invoices. You get to maintain favourable terms of trade with your suppliers, whilst also strengthening your relationship by providing them with an alternative source of affordable funding. Fees apply.

Supply Chain Finance can also help you to take advantage of any trade discounts that may be offered by your suppliers for early payment without impacting on your working capital.

We have a range of working capital and funding solutions, to help your business achieve its goals, so when the next opportunity arises we can help you seize it.

**“** Based on the experience we've had to date, I have no doubt that Santander would be standing foursquare behind us to assist us further. **”**

Jason Rainbow, MD, Technical Service Consultants

### Business loans to provide a cash injection

Whether you need to finance new stock, redevelop your premises or want to expand your business, a Santander business loan can help you raise the funds you need to meet your goals.

Because we don't believe in limiting your options, our business loans are flexible: we can provide fixed and variable rate options and can structure your repayments over periods of up to 25 years.

### Expanding into overseas markets

Whether you're an established multi-national business or you're looking to take your first steps abroad we can help meet your trade finance requirements and guide you in an often complex business environment.

We can provide practical illustrations of a range of solutions that can help protect payments to you or your suppliers. You can benefit from opportunities to accelerate cash flow and to extend or reduce credit terms, enabling you to manage liquidity and improve your working capital position. Our finance solutions include import loans, pre-export finance, receivables finance and bill discounting as well as a range of documentary services such as letters of credit and bonds and guarantees.

We understand one size never fits all, which is why our Relationship Directors will work with you to understand your business so we can deliver the right facility for your short and longer term requirements.



# Maximise the return on your funds

It takes hard work and commitment to build your cash reserves, so let them work as hard as possible for you.

## Treasury management

We understand your drive to achieve the best in treasury management and when you open a deposit account with us, we'll do more than provide you with a convenient banking service.

By understanding your depositing needs we can help maximise the interest rates on your deposits from our range of deposit products and make the most of your working capital with our treasury management support.

We offer a range of transparent instant access and bonus deposit accounts to suit your shorter term banking requirements. We also provide a number of additional products to support your longer term deposit and multi-currency depositing needs including:

- **Time deposits** – allowing you to choose the terms and fix the interest rate over an agreed period.
- **Currency call and currency fixed term deposits** – ideal for customers who would like to deposit funds in Euros and US Dollars without converting to Sterling. If you regularly receive payments in Euros and US Dollars, you can manage your exposure to exchange rate movement in these currencies whilst maximising the interest earned on your account.
- **Corporate notice** – benefit from a higher rate of interest for providing notice when you need to make a withdrawal.



**“** Santander took the trouble to understand our business and our vision. They've made a decision to take the time to work with the requirements of smaller businesses like ours. It's a brilliant approach and I certainly see this as an ongoing relationship. **”**

Stephen Hunt, CEO, Ridgway

# Dedicated support for your business

The support you need, when you need it.

We strive to understand your unique needs and to make banking straightforward. Whether you're a small family company or a global corporation, we approach every business customer as an individual relationship.

That's why you'll get a dedicated, expert Relationship Director, who will be there to provide support and the right financial services to help you drive your business forward.

To find your local Santander Relationship Director visit:  
**santandercb.co.uk/contactus**

## Day-to-day banking support

From the moment you join us, we're committed to ensuring you receive the best banking support. In addition to your Relationship Director, businesses with more complex banking needs will be supported by a Cash Management Consultant to help identify the right banking solutions for your business and a dedicated Customer Implementation Manager to ensure a seamless migration of your account to Santander.

Our Corporate Service Centre team are on hand to provide dedicated, immediate support for your day-to-day banking enquiries such as those listed below:

- account information and transaction reporting;
- ordering stationery, such as cheque and paying in books;
- Online Banking log on and navigation;
- payment processing and authorisation;
- administration and user management;
- Direct Debit and standing order management;
- statement requests and statement delivery changes and
- card management.

Where we can't resolve a query straight away, the Corporate Service Centre will take complete ownership through to resolution of your query, making sure you're always kept fully informed.

## Manage your accounts 24/7

In addition to the personal support provided by our relationship teams, you can also take control of your day-to-day banking with Santander Connect. Our secure and integrated online banking service provides access to your registered accounts 24 hours a day from any location<sup>4</sup>.

Whether you require real time visibility of your Santander account(s), make a range of domestic and international payments, download reports to reconcile with your accounts or tailor the service to your business' needs, you can have complete control and transparency over your company's cash flow and finances.

Plus our mobile service is optimised for any internet enabled mobile device:

- You can manage your accounts on the move.
- You can access your account balances and transaction details in real-time.
- You can view key account attributes such as overdraft limit and BIC.

Why not take a closer look at how our Santander Connect service can benefit your business visit: **santander-products.co.uk/onlinedemo**



<sup>4</sup> Customers are responsible for ensuring compliance with local laws when using this service outside of the UK and Jersey. Please refer to our Terms and Conditions for further information.

# Breakthrough

helping ambitious businesses  
grow and prosper

Here to fuel your entrepreneurial ambitions, Breakthrough is built around the needs of ambitious businesses and gives you access to the support your business needs to reach its full potential. It's a unique suite of support and expertise to help accelerate your growth plans.

You could meet inspirational business leaders and learn how they overcame the challenges to achieve success. We could also help you access growth finance and new talent or help you build your business networks and make new connections. And if you want to explore international opportunities that could take your business into new markets, we can help.



## Breakthrough Knowledge

Meet British business legends face-to-face and soak up their expertise at exclusive events.



## Breakthrough Talent

Support to find and keep the best talent, including access to subsidised graduate interns.



## Breakthrough International

Helping you break into new markets through a range of tools and support.



## Breakthrough Connections

Keep one step ahead by joining our exclusive network of entrepreneurs and business leaders.



## Breakthrough Finance

Funding beyond the ordinary, including a unique funding solution to fuel your growth ambitions.

To find out more about our unique range of Breakthrough services or to request a brochure, please speak with your local Relationship Director.

# Moving to Santander

Switching your current account has never been simpler, so why not give us a try? Our dedicated switching team, alongside your Santander Relationship Director, will be on hand to support your business every step of the transfer process.



## Full switcher service

If you are a business or charity with fewer than 50 employees and an annual turnover that doesn't exceed £6.5 million – your account will be switched within 7 days – guaranteed. What's more you can choose a date to suit your business, and with no disruptions to payments in or out of your accounts.

To find out more please visit  
[santandercb.co.uk/switch](http://santandercb.co.uk/switch)

## Partial switcher service

Is available to all businesses regardless of your business' size.

### KEY:

- Full switcher service
- Partial switcher service
- Applies to both

### Seamless transition to a Santander current account

Receive help with instructing your old bank to close your account.

We'll assist you with balance transfers from your previous account(s) to make the process as simple as possible.

Transfer your Direct Debit and Standing Order payments from your old bank to us, on a date that is suitable for you.

Automatic transfer of all your Bill Payment beneficiary details, saving you time.

Cheques issued from your old bank will be redirected for payment.

Transfer of the closing balance of your old account after 7 days.

All your current faster payments, CHAPS, Bacs, cheque deposits, cash deposits and international receipts at your old bank will be forwarded to your Santander account.

santandercb.co.uk

## Get in touch

Transaction banking, payment and liquidity needs are different for every business. We hope this brochure has demonstrated the range of products, services and personal support available from Santander Corporate & Commercial, that could help you identify and implement the best solutions for your business.

We'd love to hear from you, so for more information on how we can help your business please get in touch with your local Santander Relationship Director.

Find their contact details through our website: [santandercb.co.uk/contactus](http://santandercb.co.uk/contactus)

Or email us your details: [businessenquiry@santander.co.uk](mailto:businessenquiry@santander.co.uk)

**Products and services are subject to availability, application and acceptance, eligibility criteria and status.**



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You can also watch our videos providing more information about how we work with our customers at: [santandercb.co.uk/youtube](http://santandercb.co.uk/youtube)