

Payments out (all accounts)

Charge description	GBP £	EUR €	USD \$
Electronic transfer to another bank by CHAPS or SWIFT Other banks may be involved in sending your money to the designated account and may deduct charges from amounts remitted or received			
Instruction made using Internet Banking	£20	€30	\$40
Instruction made using Telephone Banking or by written instruction	£30	€45	\$60
Tracer charge for electronic outward payments	£20	€30	\$40
Amendment charge for electronic outward payments	£25	€37.50	\$50
Electronic transfer from Abbey International to Santander UK plc	FREE	FREE	FREE
Cheque issued by Abbey International	£25	€37.50	\$50

Payments in (all accounts)

Charge description	GBP £	EUR €	USD \$
Electronic transfer from another bank by CHAPS, BACS or SWIFT We will not charge you for receiving electronic transfers, but in some cases the remitting bank, or our correspondent banking partners may deduct charges from the amount remitted	FREE	FREE	FREE
Currency or sterling cheque drawn abroad A cheque issued in a currency which differs from the domestic currency of the country of the Bank the cheque has been drawn on, or Cheque sent for negotiation or collection	0.25% of amount min £10 max £50	0.25% of amount min €15 max €75	0.25% of amount min \$20 max \$100

Other charges (all accounts)

Charge description	GBP £	EUR €	USD \$
Additional statements per statement sheet	£5	€7.50	\$10
Auditor's Report	£35	€52.50	\$70
Deposit cheque returned unpaid	£20	€30	\$40
Certificate of Interest per Certificate per tax year	£25	€37.50	\$50

Bespoke charges (all accounts)

Charge description	GBP £	EUR €	USD \$
Special Interest Capitalisation Facility (Bed and Breakfasting of account) Charge is per account. Only available where Terms & Conditions permit. See individual product Terms and Conditions for details	£50	€75	\$100
Document Translations	Appropriate translators charge	Appropriate translators charge	Appropriate translators charge
Special activities: For example but not limited to, investigations, research, interest calculations, retrieving documents and any other ad hoc request. Minimum half an hour	£25 per hour	€37.50 per hour	\$50 per hour
Where the request requires that a manager carries out the activity	£50 per hour	€75 per hour	\$100 per hour
Charge incurred from another financial institution	Unless the charge incurred is as a result of an Abbey International error, the full charge incurred is passed onto the client		

Additional charges (account specific)

Charge description	GBP £	EUR €	USD \$
Fixed Rate accounts PLEASE NOTE: Withdrawals before the Maturity Date are not permitted for all Fixed Rate Deposit Contracts opened on or after 01 April 2010 in accordance with our General Terms and Conditions. The breakage of a Fixed Rate Deposit Contract opened on or before 31 March 2010 is subject to an administrative fee and interest penalty charge as calculated below.			
Administrative fee for breakage of a Fixed Deposit Contract.	£100	€150	\$200
There is also an interest penalty for breaking a Standard Fixed Deposit Contract. This is calculated as follows: $\frac{\text{Amount withdrawn} \times \% \text{ Rate} \times \text{Days remaining until maturity}}{\text{Divided by 365 (for sterling) or 360 (for euro, US dollars)}}$			
* % Rate = The absolute difference between your Fixed Deposit Contract rate and the nearest London Interbank Offered Rate (LIBOR) relevant to the remaining number of days to maturity. This interest penalty is in addition to the administrative fee shown above.			
Instant Access Savings account Withdrawal	£50	n/a	n/a
This account entitles you to six free withdrawals per year, thereafter this charge will apply per withdrawal			

Additional charges (GOLD account)

Charge description	GBP £	EUR €	USD \$
Monthly maintenance charge, if average balance for interest earning purposes during the month falls below the minimum balance requirements of £5,000, €7,500 or \$7,500	£15	€22.50	\$30
VISA cash withdrawal Whilst Abbey International do not charge for this service you may incur foreign bank charges	No charge made by Abbey International	No charge made by Abbey International	No charge made by Abbey International
Unpaid Standing Order/Direct Debit This charge applies when there are insufficient funds in an account to cover the value of a Standing Order or Direct Debit	£30	€45	\$60
Stopped cheque	£15	n/a	n/a
Returned cheque by Abbey International (per item)	£30	n/a	n/a
For your security chequebooks and VISA cards sent to an address we consider at 'high risk' for mail interception will be delivered by courier and the cost debited from your account. No exceptions can be made and we cannot send chequebooks or VISA cards to a third party address	Appropriate courier charges	Appropriate courier charges	Appropriate courier charges

Platinum and Infinite deferred-debit card charges

Card type – GBP £	Account balance	Premium Service Credit contribution	Amount you pay per month
Infinite The charge for this card is £25. If you are eligible for a Premium Service Credit, your account will be credited with the corresponding amount, depending on your balance	£250,000 +	£25	£0
	£100,000 – £249,999	£15	£10
	£50,000 – £99,999	£5	£20
	< £50,000	£0	£25
Platinum The charge for this card is £15. If you are eligible for a Premium Service Credit, your account will be credited with the corresponding amount, depending on your balance	£100,000 +	£15	£0
	£50,000 – £99,999	£5	£10
	< £50,000	£0	£15

Card type – EUR €	Account balance	Premium Service Credit contribution	Amount you pay per month
Infinite The charge for this card is €37.50. If you are eligible for a Premium Service Credit, your account will be credited with the corresponding amount, depending on your balance	€375,000 +	€37.50	€0
	€150,000 – €374,999	€22.50	€15
	€75,000 – €149,999	€7.50	€30
	< €75,000	€0	€37.50
Platinum The charge for this card is €22.50. If you are eligible for a Premium Service Credit, your account will be credited with the corresponding amount, depending on your balance	€150,000 +	€22.50	€0
	€75,000 – €149,999	€7.50	€15
	< €75,000	€0	€22.50

Card type – USD \$	Account balance	Premium Service Credit contribution	Amount you pay per month
Infinite The charge for this card is \$50. If you are eligible for a Premium Service Credit, your account will be credited with the corresponding amount, depending on your balance	\$500,000 +	\$50	\$0
	\$200,000 – \$499,999	\$30	\$20
	\$100,000 – \$199,999	\$10	\$40
	< \$100,000	\$0	\$50
Platinum The charge for this card is \$30. If you are eligible for a Premium Service Credit, your account will be credited with the corresponding amount, depending on your balance	\$200,000 +	\$30	\$0
	\$100,000 – \$199,999	\$10	\$20
	< \$100,000	\$0	\$30

Please note:

Our Terms and Conditions allow charges to be added or amended on 30 days' notice.

Current fees and charges can be found on our website www.abbeyinternational.com

Charges correct as at 01 April 2010.

All accounts opened with Abbey National International Limited are sited in Jersey and are not covered by the Financial Services Compensation Scheme established under the United Kingdom Financial Services and Markets Act 2000. Abbey National International Limited is a wholly owned subsidiary of Santander UK plc and is incorporated in Jersey with its principal place of business at 19 - 21 Commercial Street, St Helier, Jersey JE2 3RU, Channel Islands. The latest audited accounts of Abbey National International Limited are available for inspection on request. Abbey International is a registered business name of Abbey National International Limited which is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991, and investment and general insurance mediation business under the Financial Services (Jersey) Law 1998. ALL DEPOSITS CARRY THE FULL AND UNCONDITIONAL GUARANTEE OF SANTANDER UK PLC.

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