





Santander Credit Card

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Telephone enquiries
0330 9 123 123

**+44 1512 648 725** (from abroad)

For the hard of hearing and/or speech impaired, Text Relay service available on **18001 0330 9 123 123**

Log on to Online Banking at santander.co.uk or use our Mobile app

Santander Credit Card Operations
Sunderland
SR43 3FS

Please quote your card number in all correspondence

Credit Card earnings

	This month	Since opening
Credit Card (cashback)	£0.00	£0.50

Account summary as at: 5th May 2023 for card number ending 5785

Account:	ALL IN ONE CREDIT CARD
Account credit limit:	£6,300.00
Available to spend as at 5th May 2023: <small>This amount is for guidance only and is subject to items in transit</small>	£5,730.93
Previous balance as at 7th April 2023:	£629.21
New transactions: <small>Please see the transaction details page for a full breakdown</small>	£9.86
Payments received:	CR £70.00
Your new balance:	£569.07
Payment due date:	2nd June 2023
Minimum payment:	£15.45
Direct Debit payment 70.00 debited on or immediately after 01-06-23	
Estimated interest next month [†] :	£7.31

Minimum payments – Please make sure your minimum payment is credited to your account by the payment due date to avoid incurring a late fee, allowing up to 7 working days for payments to clear. If you only make the minimum payment each month, it will take you longer and cost you more to clear your balance. If you are unable to pay the minimum payment please contact us as soon as possible on 0330 9 123 123. Details of how you can make your payment are shown overleaf. If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is shown overleaf. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Important information

†Estimated interest

Estimated Interest is an indication of how much interest will show on your next month's statement. This figure is based on the minimum payment reaching us on the payment due date, no further transactions being made before your next statement, and no changes to the statement date or interest rates (including any promotional rates coming to an end).

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details on how to contact the Ombudsman.

Foreign currency transactions

All transactions in currencies other than sterling will be converted into sterling on the day they are added to your account at the wholesale exchange rate set by the payment scheme provider (Mastercard or Visa). The exchange rate used may differ from the rate applicable on the date you made the transaction as exchange rates vary on a daily basis.

Summary box

The information contained within this table summarises the key product features not displayed elsewhere on the statement and it is not intended to replace any terms and conditions.

Interest free period	<div><div></div>Maximum of 56 days for purchases if you pay your balance in full and on time</div> <div><div></div>There is no interest free period on Cash Transactions and Balance Transfers (subject to any interest free promotional offer).</div>											
Interest charging information	<div>The period over which interest is charged will be as follows:</div> <table><tr><td></td><td>From</td><td>To</td></tr><tr><td>Purchases</td><td>Date debited to the account</td><td>Paid full</td></tr><tr><td>Cash Transactions and Balance Transfers</td><td>Date debited to the account</td><td>Paid full</td></tr></table> <div>Important: Interest is calculated and charged daily therefore interest payments will increase the longer payment is delayed. You will not pay interest on new purchases if you pay your balance in full and on time each month. If your account is not paid in full, interest will be charged on the daily balance and not just the outstanding balance. If you have not paid your balance in full in the previous month, you may receive a further interest charge in the following month even if you have paid your balance in the current month in full.</div>				From	To	Purchases	Date debited to the account	Paid full	Cash Transactions and Balance Transfers	Date debited to the account	Paid full
	From	To										
Purchases	Date debited to the account	Paid full										
Cash Transactions and Balance Transfers	Date debited to the account	Paid full										
Allocation of payments	If you do not pay off your balance in full, payments we receive are applied to the highest interest bearing transactions first. For further details, please refer to your terms and conditions.											
Minimum repayments	All default fees, annual or monthly fee (if applicable), payment protection insurance premiums, and interest plus 1.00% of the remaining balance shown on your statement, plus any arrears payable (subject to a minimum £5.00).											
Fees	£3.00 Monthly Fee											
Charges	<div>Charges apply as follows:</div> <table><tr><td>Balance Transfer Fee</td><td>3.00% (minimum £0.00)</td></tr><tr><td>Cash Transactions Fee</td><td>3.00% (minimum £3.00)</td></tr><tr><td>Copy Statement Fee</td><td>£0.00 for each copy of the statement</td></tr></table>			Balance Transfer Fee	3.00% (minimum £0.00)	Cash Transactions Fee	3.00% (minimum £3.00)	Copy Statement Fee	£0.00 for each copy of the statement			
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Default charges	<table><tr><td>Late Payment Fee</td><td>£12.00 for each late payment</td></tr><tr><td>Returned Payment Fee</td><td>£12.00 for each returned payment</td></tr><tr><td>Over Limit Fee</td><td>£12.00 if you are over your credit limit when your statement is produced</td></tr><tr><td>Trace Fee</td><td>£25.00 if you change your details and do not tell us where you may be contacted</td></tr></table> <div>You can avoid paying additional charges by staying within your credit limit and ensuring your payments are received on time.</div>			Late Payment Fee	£12.00 for each late payment	Returned Payment Fee	£12.00 for each returned payment	Over Limit Fee	£12.00 if you are over your credit limit when your statement is produced	Trace Fee	£25.00 if you change your details and do not tell us where you may be contacted	
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Interest rates	<div>Monthly interest rates:</div> <div><div></div>Purchases1.24%</div> <div><div></div>Cash transactions2.20%</div> <div>Rates for Balance Transfers may differ by transaction and these are detailed, together with the transaction, at the end of your transactions page.</div>											

How to make a payment

Please make sure your payment is credited to your account by the due date, to avoid paying a late payment fee. If you're unable to pay the minimum amount please contact us as soon as possible.

Online or over the phone

To pay your bill either through your online or telephone banking service, please use the following payment details and always add your card number as the reference. You should normally allow up to 1 working day for payment to be credited to your account. If you're a Santander bank account holder, you can set-up a bill payment from your account to pay your credit card bill.

Sort code: 09-00-99

Account number: 01000007

Direct Debit

If you'd like to set up a Direct Debit, call us on 0330 9 123 123.

You can set up a Direct Debit to pay the minimum repayment, a fixed amount or the full amount of your statement balance. **Please note:** If you choose to pay a fixed amount each month and your minimum payment is greater than your fixed amount, we'll take the minimum payment. If you already pay your account by Direct Debit, details of the amount and the date the payment will be taken are shown overleaf.

Important information if you pay by Direct Debit and make additional payments or refunds are applied to your account: If you make an additional payment to your account 5 or more working days before your Direct Debit collection date shown overleaf, the amount collected by Direct Debit will be adjusted to take account of this payment. However, if an additional payment to your account is less than 5 working days before the Direct Debit collection date shown overleaf the original Direct Debit amount will still be taken. If a refund is credited to your account more than 5 working days before your Direct Debit collection date shown overleaf, the amount collected by Direct Debit will be adjusted to take account of this refund. Note, some refunds may not be processed on the same day.

Post

To pay by post you'll need to use a Bank Giro slip which is only available with a paper statement. You can change to paper statements in Online Banking.

Once you've received your paper statement, you'll find full details of where to send your payment to along with details of how long it will take to clear.

Bank

You can make a cash or cheque payment over the counter at any branch of Santander or any other bank in the UK (if they accept this method of payment). We don't charge for this, but other banks may charge a fee.

When paying at a Santander branch ensure you have your card details to hand and use the payment details below. Please allow up to 3 working days for cheque payments and 1 working day for cash payments to clear. If you're paying cheque or cash at any other bank, you'll need to use a Bank Giro Credit slip which is only available with a paper statement. You can change to paper statements in Online Banking. Once you've received your paper statement, take the Bank Giro Credit slip to the bank along with your payment and the payment details below. Please allow up to 7 working days for payments to clear.

Payment details:

Sort code: 09-00-99

Account number: 01000007

Need a different format?

If you need your letters in large print, Braille or audio CD, please contact us.



Transaction Details

Date	Description	Amount (£)
	Balance brought forward from previous statement	629.21
1st May	Monthly Credit Card Fee	3.00
2nd May	DD Payment Received D/Debit	CR 70.00
	Balance Transfer Interest	6.86
	Balance 545.07 Interest 1.240%	
	<p>It is important that you make sure your credit card is right for you.</p> <p>Do not forget you can earn cashback on your everyday spend.</p> <p>To find out more or for details of our other credit cards with no account fee, please visit your local branch or go to santander.co.uk.</p>	
	Total of New Transactions: This is all spend, any fees and interest, minus any credits (e.g. refunds). It doesn't include payments made to the account.	9.86

If you have made a Balance Transfer, the detail listed in your transactions is specific to the balance already transferred.
Future Balance Transfers will be charged at the rate available at the time.

