

Santander £185 switcher offer

Terms and conditions

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These terms and conditions govern our **'switcher offer'** of a £185 payment for eligible switches. The switcher offer starts on 18 March 2024 and lasts until we withdraw it (see general term 4 below).

To qualify for the switcher offer you must meet the following eligibility criteria:

- ✓ Instruct us to start the switch on or after 18 March 2024 and before the switcher offer is withdrawn (see general term 4). Complete a full switch to a new or existing Everyday, Santander Edge, Edge Up or Private (v2) current account (your 'Santander account') using the Current Account Switch Service (CASS).
- ✓ Within 60 days of you telling us to start the switch, you'll need to do these things:
 - Complete the full switch, which includes closure of your external account.
 - Pay at least £1,500 into your Santander account. This can be either by one or more deposits.
 - Have at least two active Direct Debits in place on your Santander account. These Direct Debits must be active at the point we assess your eligibility. (This doesn't include any Direct Debits set up to fund a savings account you have with Santander, cahoot or Cater Allen.)
- Continue to hold your Santander account on the date we make the switcher offer payment.

Please note: not all banks take part in CASS. For details, speak to your own bank or visit the CASS website, **currentaccountswitch.co.uk**

You won't qualify for the switcher offer if any of these apply:

- You're not a UK resident.
- You switch from an account you hold with Santander, cahoot or Cater Allen.
- You're switching to any other Santander account that isn't named above.
- Anyone named on the Santander account has previously received an incentive payment to switch to a Santander current account.

Switcher offer payment

We'll check your Santander account 60 days after the switch has been instructed. If you qualify, we'll make the switcher offer payment to you within 30 days following our decision.

The payment will be made directly into your Santander account. No alternative payment is available.

We'll make one payment into your Santander account. You and any joint account holder(s) won't be entitled to more than one payment between you.

We reserve the right to not make the payment if we suspect the switcher offer is being abused.

If you request a switch after the switcher offer starts but we withdraw the offer before the switch completes, you'll still be eligible for the payment as long as you meet the eligibility criteria.

General terms

- 1. In these Terms, 'we', 'us' or 'our' means Santander UK plc.
- 2. In these Terms, 'you' means Person or Persons named on the account.
- 3. You can't transfer this offer to anyone else.
- 4. We have the right to withdraw, alter or replace this switcher offer at any time and without notice to you.
- 5. These Terms apply in addition to and should be read together with the terms and conditions contained in the Current Account Switch Agreement, our General Terms and Conditions and the Key Facts Document which govern the Santander account.