



Switching your account

We can switch your current account in just 7 working days

Current Account Switch Guarantee

We have a simple, reliable and stress-free way to switch your current account to a new or existing Santander account. The Current Account Switch Service lets you switch your current account from one bank or building society to another in only 7 working days. As your new current account provider we give the following guarantee.

- The service is free to use and you can choose your switch date with us.
- We'll take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we'll transfer it to your new account on your switch date.
- We'll arrange for payments accidentally made to your old account to be automatically redirected to your new account. We'll also contact the sender and give them your new account details.
- If there are any issues in making the switch, we'll contact you before your switch date.
- If anything goes wrong with the switch, as soon as we're told, we'll refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.



The switch process in detail

Starting your switch

You choose when your switch starts – this can be up to 60 days in the future. Please provide us with your old account sort code, account number and debit card details.

Switch start date (day 1)

We'll ask your old bank for a list of your payments (for example, standing orders and Direct Debits). Please tell us if you'd like to get progress updates by text, email or letter.

Transfer (days 2 to 6)

We'll set up the payments on your Santander account, and we'll tell the companies you pay by Direct Debit to collect future payments from your new account. We'll also let people know who pay money into your account to send it to your new account from now on.

Your chosen Switch date (day 7)

Your switch is complete. If you have a positive balance, it will be transferred to your Santander account. If you have an overdrawn balance, you'll need to clear it with your old bank. Your old bank or building society account will be closed.

From the day your switch completes we'll automatically redirect any payments from your old account to your Santander account and we'll also contact the sender to give them your new account details. We'll do this for a period of 3 years or longer, in accordance with the Current Account Switch Agreement. This means there's no need to worry about missing any payments.

Following your switch

If this is a new current account, you'll have received by now your cards and PINs, as well as your Online and Telephone Banking registration details, if you've requested them.

Any payments switched from your old account will start coming out of your Santander account, so you should make sure you have enough money in your new account to cover them.

Before we can start your switch, you'll need to provide us with:

- Your old account sort code and account number.
- Your existing valid debit card number and expiry date. If you're switching a joint account to us, we'll need the debit card details for all applicants.
- We can't switch your account if you have a joint account with your old bank and your Santander account is in a single name. You're able to switch a sole account into a joint account that you are also named on.
- **It's important that the details you provide are the same as the ones held at your old bank**, so if you need to update names or addresses for example on your old account, it's best to do this before you start your switch.

Our dedicated switcher team is available to provide help and assistance at any stage throughout the switching process. You can contact them on 0800 085 2202. Lines are open Monday to Friday 8am to 8pm and Saturday 8am to 4pm.

Thinking about an overdraft?

If your old account has an overdrawn balance, you'll need to clear it with the old bank first.

You can still switch your current account to us using the Current Account Switch Service. If you'd like an overdraft with your new Santander current account, speak to us first before starting your switch. We'll be able to tell you if you're eligible for an overdraft, which is dependent on our lending criteria and your credit status.

It's a good idea, if possible, to have enough money in your existing account and your new account to cover your usual payments while we complete your switch to us. We'll not charge you any Arranged Overdraft fees for four months from your switch date.

We'll do everything we can to make sure that your switch goes as smoothly as possible. It's unlikely that you'll have to pay any bank fees as a result of a mistake we make during the switching process. However, if this happens we'll refund any fees in full.

If your bank or building society does not offer the Current Account Switch Service

If your current bank or building society doesn't offer the Current Account Switch Service ('the Switch Service') you can still switch your account to us, although the switch is not guaranteed under the Current Account Switch Service.

- We'll request a list of mandates from your bank or building society within two working days of receiving your authorisation to switch.
- A list of mandates will be given to us by your bank or building society within five working days of receiving the request. If they can't send us the information, they will let us know why within two working days and we'll write to you.
- We'll set up payment mandates within five working days of receiving the mandate list from your bank or building society.
- Your bank or building society will cancel your payment mandates. If you've chosen to close your account, they'll close your account and transfer any positive balance to your new Santander account on the date specified in your authorisation form. If there's a circumstance which prevents the closure of your account, they should let you know.

If you decide not to use the Current Account Switch Service, the Current Account Switch Service Conditions won't apply to your switch. The automatic forwarding and redirection of Direct Debits, payments and credits to your account for a period of three years, or longer, after your switch completion date won't apply.

Switching your account using the Current Account Switch Service – Frequently Asked Questions

1 Can I switch my current account?

Yes, you can use the service to switch accounts from and to any of the participating banks and building societies.

2 Can I switch my savings account?

No, we can't switch savings accounts or ISAs.

3 I have a joint account. Can I switch my current account?

Yes, as long as both parties agree to the switch and you are switching to another joint account. It is not possible to use the service to switch a joint account to a sole account.

4 Can I switch my current account if I am overdrawn?

Yes. You will need to agree any overdraft facilities you require with your new bank or building society. Alternatively, they may be able to provide facilities to help you pay off any existing overdraft you may have, subject to their normal lending criteria.

If you do not come to an agreement with your new bank you must make separate arrangements to repay your existing overdraft before you switch.

5 Is the Current Account Switch Guarantee the same for all banks?

Yes, all banks and building societies that display the Current Account Switch Guarantee Trustmark will follow the same switching process and must offer the same guarantees. There are over 40 participating banks and building societies in the UK.

6 What if my bank is not signed up to the Current Account Switch Guarantee?

If your old or new bank is not signed up to the Current Account Switch Service, then you won't be able to use the service. You should talk to your new bank to find out how to switch your account.

7 Who provides the guarantee?

As a participant of the Current Account Switch Service, your new bank or building society guarantees your switching process. Pay.UK, the home of Bacs Payments, Faster Payments and Cheque Payments, manage and oversee the service.

8 Can I choose my switch date?

Yes, you can choose and agree a switch date with your new bank or building society. Just make sure you allow seven working days for the switch to take place and that your chosen date isn't a Saturday, Sunday or Bank Holiday.

9 Are account opening and account switching all part of the same process?

Account opening and account switching are separate processes. Your new bank or building society has to carry out 'know your customer' security checks as part of their account opening process. Once these are complete to the satisfaction of the new bank or building society, you can choose and agree your switch date.

10 When does the switch begin?

Once you have applied for and opened your new account, you can choose the switch date to suit you. The date of your switch must be a least seven working days from this point.

11 Will the Current Account Switch Service automatically transfer new payment arrangements if I set them up at my old bank within 7 working days of the switch date agreed with my new bank?

No. The Current Account Switch Service will take care of all payment arrangements at your old bank up until seven working days before your agreed switch date. If you want to set up new payment arrangements during the seven working day period leading up to your switch date you must do this on your new account.

12 Do I have to close my old account?

If you use the Current Account Switch Service to switch, your old bank will close your old account. This ensures that any payments made to your old account are automatically redirected to your new account.

If you would like to keep your old account open then you are free to do so, but you won't be able to use the Current Account Switch Service to do this, and you will not be covered by the Guarantee. Speak to your bank and they can help explain your options.

13 What happens to payments that people send to my old account?

All incoming and outgoing payments will be automatically redirected to your new account. Each time a payment is redirected, an automatic message is sent back to the originator advising them of your new account details so they can update their records. Some organisations may contact you directly to confirm your details have changed. If you do not want your new details to be given to someone who sends a one-off payment, contact your new bank.

14 When will the money in my old account be transferred to my new account?

You will be able to access the funds in your old account up to and until your switch date, when they will be transferred to your new account.

15 If the switch is delayed for any reason, can I still use my new account?

Yes, if the new account is open and you have money in it (or an overdraft agreed) then you can use it.

16 What happens to any debit card transactions or Direct Debits that I have asked my old bank to stop?

The Current Account Switch Service will not interfere with this process and any debit card or Direct Debit transactions that you have asked your bank to stop should remain stopped after you switch.

17 What will happen to any refunds applied to my old debit card after my old account is closed?

Any refunds which are applied to your old debit card after switching your account will be sent to your new bank. If you are expecting a refund and have not received it, please contact your new bank.

18 What if I change my mind?

You can cancel your switch up to seven working days before your switch date. If you do want to cancel, speak to your new bank, who will guide you through the process.

19 My new bank says my business details do not match those held with my old bank. Do I need to update them?

Yes, you need to update them, but you do not need to tell your bank that you are switching to a new bank. Examples include if you have changed your address and not told your old bank.

20 I've allowed third parties (such as financial comparison websites, money management apps and payment services) access to my financial data. Will this be switched too?

No, you'll need to cancel and re-authorise these with your new account details. You would need to contact the third party providers directly to discuss arranging set up at your new bank. If your old account is still open, your bank will be able to tell you which third parties you've given permission to make payments on your behalf, and/or access your financial data.

Not all Third Party Providers services are supported by all banks and building societies, so there's a chance that the Third Party Providers on your old account may not be able to access your new account. Please check your new provider's terms and conditions for more information about Third Party Providers.

21 My new bank doesn't allow me to give my financial data to third parties. What will happen to third-party authorisations on my old account?

Unfortunately, you'll no longer be able to use these services and any payments you have set up through them will end. If you're not sure whether you have any third-party authorisations set up on your old account, check with your old bank before you close the account.

22 What happens to my old bank statements after I switch?

Your transaction history on your old account won't be transferred through the Current Account Switch Service. If you'd like your old statements get in touch with your old bank.

23 What happens if there is a mistake or unnecessary delay in the switching process?

In the unlikely event that there are any issues in starting the switch, we will inform you before your switch date. If anything goes wrong, we will ensure that any charges or interest incurred on your old and/or new account as a result of the error will be refunded. It is for your new bank to decide whether you receive compensation above and beyond the refund.

24 Will switching my current account affect my credit rating?

When you open a new current account, the bank or building society may run a credit score which could affect your credit rating. The credit scoring impact of opening a new account can last for up to six months. Opening multiple accounts within a six-month period will mean it will take longer for your credit score to return to normal. When using the Current Account Switch Service for a full switch, your original account will be closed which can in turn result in a positive contribution to your credit score. In the unlikely event that during a switch you encounter any problems with payments (such as standing orders or direct debits), your new bank or building society will correct them and ensure your credit rating is not affected.

25 Can I be sure that all payments made to my old account are redirected?

Yes, any payments from your old account will be automatically redirected to your new account. Each time a payment is redirected, an automatic message is sent back to the originator advising them of your new account details so they can update their records. Some organisations may contact you directly to confirm your details have changed. Let your new bank know if you do not want them to provide your details to anyone.

26 My switch is not going as promised. Who do I contact?

If there's a problem with your switch you should contact the bank or building society you are switching to.

27 My Direct Debit hasn't moved across after I've switched. What do I do?

If you're missing a Direct Debit and your switch is complete, contact your new bank. Remember all payments are covered by the Current Account Switch Guarantee and any charges or interest incurred on your old or new account as a result of the error will be refunded.

28 Who do I tell if I think the Current Account Switch Service does not meet my requirements? (Please note: if you have a complaint about the way the service has been delivered by your new bank please contact them directly.)

If you think you have found a flaw, or missing feature, in the service design, or in the way that Pay.UK operates the service, please contact:

By email: Complete the Contact us form, including a summary of the issue that you would like to raise.

By post: CASS Advisor, Pay.UK Limited, 2 Thomas More Square, London, E1W 1YN.
Enclosing a summary of the issue that you would like to raise.

Pay.UK will acknowledge receipt within 2 working days of receiving the email/letter and for more complex questions provide a detailed (initial) response within 10 working days.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats). For more information, ask us in branch or give us a call. If you're deaf, have hearing loss or speech loss, please use Relay UK at relayuk.bt.com. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at [santander.co.uk](https://www.santander.co.uk) by searching 'accessibility'.
