

Change of mandate details

Only to be completed by sole traders, partnerships, limited liability partnerships and limited companies

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**. For more information, ask us in branch or give us a call. If you are 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** by searching 'accessibility'.

Filling in this form

This form can be used to:

- add or remove a signatory
- change signature rules
- add or remove directors and partners for Business Banking credit cards.

This form isn't for changing the details on your business account. To do this, you'll need to complete our change of business details form, available at **santander.co.uk/business/support**

If you're a limited company, remember to update Companies House before you send us this form.

You need to complete all sections, unless they're marked as 'if applicable'.

Our form checklist in section 7 will help you make sure you've not missed any details and explain what you need to do.

Please fill in the form using BLOCK CAPITALS. Tick any boxes that apply.

Please include proof of identity and proof of address when returning the form to **Santander Business Banking Operations, Sunderland, SR43 4FW**.

To protect your personal data, we recommend you return this by post.

We won't be able to process your request if you don't fill in all the information we need. If you need help, please call us on **0330 123 9860**.

Please use extra forms if you're removing more than 2 people. You'll need to photocopy section 3a if you're adding more than 1 person.

Identification

To find out what ID you need to send to us with your completed form, please visit **santander.co.uk** and search 'useful documents' or call us on **0330 123 9860.**

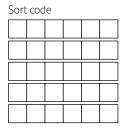
1 Business details

Business name		

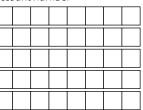
Credit card number (if applicable)

Account numbers

Please list all the accounts that you'd like us to update. You can find the details of your accounts in Online Business Banking. You'll need to make sure you include your Bounce Back Loan account details if you're making changes to it.



Account number



2 People to be removed (if applicable)

First person to be removed

Full name	
Position	
Signature	
Type of ID provided e.g passport	

Second person to be removed

Full	name
------	------

Position

Signature

Type of ID provided e.g passport

2 People to be removed (if applicable) (continued)

Each person being removed will need to give us 1 item from list 1 of our customer identification requirements document. If they're no longer available to sign as they've resigned, or in the unfortunate event of their death, please give us 1 document from the list below. If the business is a limited company (Ltd.) or a limited liability partnership (LLP), you'll also need to give us a copy of the TM01 form from Companies House to confirm the changes.

- A) A copy of the board minutes or a board resolution confirming the person's resignation or removal from the account. The document must be signed by a director or company secretary and the signing official must also provide a copy of 1 item from List 1.
- B) Written confirmation of this change signed by 2 designated members (limited liability partnerships only).
- C) A copy of the person's death certificate in order to remove them from the account (we can accept photocopies).
- D) A letter from a certified accountant or solicitor confirming the person's removal and the reason why.

IMPORTANT: Without any of the above documents, we might not be able to remove the individual from the account. Please contact us for more information. If these changes impact a Business Banking credit card, any letters will be sent to the current business correspondence address.

For Ltds and LLPs, all company directors or members are required to sign a personal guarantee as part of our lending requirements. We'll ask for an updated personal guarantee to be signed each time there's a change in the company directors or members. Without this any previous guarantee will remain in place.

3a New people to be added (if applicable)	
Title	Country
Mr Mrs Ms Miss	
Other (please specify)	TIN
First name	Home phone number (including area code)
Middle name	Mobile phone number
Surname	Email address
Other names you're known by and often use. But not nicknames. Please include title, first name, and surname	Current residential address (We can't accept PO Box or care of addresses)
D D M M Y Y Y Y	Postcode
Country of birth	Date you started living here
	D D M M Y Y Y Y
Nationality	Previous address
Second nationality (if you have dual nationality)	(If you've lived at your present address for less than 3 years, please tell us your previous address(es) during this time. If you've had more than 1 previous address during this time, please use a separate piece of paper).
Country of residence	
	Postcode
Country of fiscal residence (i.e. the country you're currently a resident and employed)	
	Date you started living here
Tax Identification Number (TIN) if a non-UK tax resident	If you have an existing account with Santander, please give us your sort code and account number
	Sort code Account number
Do you make a tax contribution in any other country due to residence or citizenship?	
Yes No	Your relationship to the business
If yes, please list the countries you make tax contributions to and	Director or partner Employee
provide your corresponding TIN	Major shareholder
Country	How much of the business do you own?
TIN	

For banking and savings only	Do you share a postbox (e.g. block of flats)?		
Type of access required (If you want to authorise transactions, tick 'Full operator'. If you don't need transaction permission, tick 'View only')	If yes, we'll make special arrangements for you to receive your card and PIN at a branch. Yes No		
Full operator View only	If yes, please specify which branch you want us to send your card to:		
If you've selected full operator, would you like a debit card?	Branch name City		
A debit card allows you to transact on the go using contactless, chip and PIN and at cash machines. Your card can be linked to any other business accounts you have with us.	If you leave the above empty, we'll send it by default to the nearest branch to your business postcode.		
Yes No	Online Banking access		
If you've opted not to have a debit card or have view only	Is Online Banking required? Yes No		
access, are any of the following cards required?	For banking and savings accounts, online servicing is only available for full operators with any one signature rule. Any other signing rule will restrict Online Banking to view only.		
Operator card – an operator card can be provided for			
all accounts and lets you make deposits and view balances at a cash machine	Marketing preferences		
Cash card – lets you transact at Santander cash machines (only available on instant access deposit accounts)	From time to time we'd like to contact you about products, services and offers that may interest you or to get your opinion on how we're doing. We won't bombard you and you can choose to stop receiving information at any time by contacting us.		
Cash deposit card – lets you pay in cash at the Post Office®	Please tick any box(es) you wouldn't like us to use:		
if your account allows for this	Email, text, social media and messaging services		
Credit card – a credit card will help you to complete	Phone Post		
transactions for business related expenses	□ Post □ Market research, including customer satisfaction surveys		
	\Box All of the above		
	Please Note: If the person you are adding to your existing account is new to Santander (does not hold any products with us), we will make additional checks when the holder is added. In some circumstances, a block may be placed on the account during this time which may restrict access to the account for all parties, as well as stopping payments going in and out. This is to ensure that our legal and regulatory requirements are met.		
3b Signing rule (if applicable)			

3a New people to be added (if applicable) (continued)

Page 3 of 7

All new account operators will be added to the existing signing rule. If a new instruction is required please indicate below (this will replace any existing signing rule):

Any 1 signature (allows for full financial transactions through Online Banking)	Any 2 signatures (Online Banking financial transactions will be restricted to view only)	All signatures (Online Banking financial transactions will be restricted to view only)	Have you read the Data Protection Statement to see how your personal information will be used?

PLEASE READ THE DATA PROTECTION STATEMENT AND ENSURE THAT YOU HAVE BEEN THROUGH AND INCLUDED ALL DOCUMENTATION AS OUTLINED IN THE CHECKLIST IN SECTION 7

4 Data Protection Statement

Please read this section as this tells you how your personal information will be used by us.

Introduction

My personal data is data which by itself or with other data available to you can be used to identify me. You are Santander UK plc, the data controller. This data protection statement sets out how you'll use my personal data. I can contact your Data Protection Officer (DPO) at Data Protection Office, Santander, Sunderland, SR43 4GP if I have any questions. Where there are two or more people named on this form, this data protection statement applies to each person separately.

The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service I've applied for. You'll collect most of this **directly** during the application journey. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use may be about me as a personal or business customer and may include:

- Full name and personal details including contact information (e.g. home and business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
 Family lifestyle or social circumstances if relevant to the product or service.
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to
 provide their personal data to you and share this data protection statement
 with them beforehand together with details of what I've agreed on their behalf.

Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application (unless I'm a customer and you already hold my details).

Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

Using my personal data: the legal basis and purposes

You'll process my personal data:

- As necessary to perform your contract with me for the relevant account, policy or service:
 - a) To take steps at my request prior to entering into it;
 - b) To decide whether to enter into it;
 - c) To manage and perform that contract;
 - d) To update your records; and
 - e) To trace my whereabouts to contact me about my account and recovering debt.
- 2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
 - a) For good governance, accounting, and managing and auditing your business operations;
 - b) To search at credit reference agencies at my home and business address if I'm over 18 and apply for credit;
 - c) To monitor emails, calls, other communications, and activities on my account;
 - d) For market research, analysis and developing statistics; and
 - e) To send me marketing communications and for marketing to me in-branch, including automated decision making relating to this.
- 3. As necessary to comply with a legal obligation, e.g.:
 - a) When I exercise my rights under data protection law and make requests;
 - b) For compliance with legal and regulatory requirements and related disclosures;
 - c) For establishment and defence of legal rights;

- d) For activities relating to the prevention, detection and investigation of crime;
- e) To verify my identity, make credit checks, fraud prevention and anti-money laundering checks; and
- f) To monitor emails, calls, other communications, and activities on my account.

4. Based on my consent, e.g.:

- a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
- b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
- c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

Sharing of my personal data

- Subject to applicable data protection law you may share my personal data with:
- The Santander group of companies* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisers, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or Mastercard) if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

International Corridors

Where I may have international business needs, you will share information relating to my company, products and accounts, including transactional information, with Banco Santander S.A., Santander group companies and other partner banks who may be based in other countries, to better support our international operations and decide whether to offer my company other products and services. For more information on who those other Santander group companies or other partner banks are, I can contact my Relationship Team or call you on 0330 123 9860. The data shared will include information on my company's financial position, its auditable accounts, its directors and shareholders and any information held about the company by Santander, such as information about transactions carried out on my accounts with Santander and information regarding any other products and services that I receive from you. You will do this on the basis of your legitimate interests. If I do not want you to share my data in this manner I can speak to you. Unless I have agreed otherwise, if you believe I may have international business needs you will check whether I have accounts held with other Santander group companies. If there are products or services that you or your group of companies or partner banks think may meet my needs you may tell me about these. I can amend my marketing preferences at any time by contacting you.

4 Data Protection Statement (continued)

Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

Credit reference checks

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me at my home and business address with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this: or b) a hard footprint where I've agreed/requested Santander to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. The personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants or between myself and any named business partner or individual will be created at the credit reference agencies. This will link our financial records (including records of any previous and subsequent names) and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

If I am a director you will seek confirmation from the credit reference agencies that the residential address that I provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- experian.co.uk/crain
- equifax.co.uk/crain
- callcredit.co.uk/crain

My marketing preferences and related searches

You'll use my home address, phone numbers, email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications or doing marketing in-branch to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

If I would prefer not to receive up-to-date information on other products and services, or to be included in market research, I can indicate this in section 3a, 'New person(s) to be added (if applicable)'.

Using automated decision making to make decisions about you

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling).

In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details of transactions relevant to my accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries.

In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me, as well as to produce a personalised price for insurance products, to provide an indication of the price prior to an application being made (please note, publicly available information about me and information about me from third party data sources, such as credit reference agencies, will also be used to provide me with an indication of the price). The personalised price would be presented to me in marketing communications and during contacts with Santander that might be suitable. You'll look at the types of accounts that I already have with you, as well

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

For some insurance products you may use automated decision making to assist the insurer in determining my final insurance premium. The insurer will use an automated underwriting engine to process my personal information and to better assess insurance risk which will generally provide a more accurate price that is relevant to my individual circumstances and needs. The automated underwriting engine will use information including personal information that I provide as well as other information about me held by you, the insurer and other parties. Where the insurer is carrying out any automated decision making it will do so on the basis that it is necessary in order for the insurer to enter into the insurance contract with me. I have the right to contest that decision, express my point of view and ask for a human review. Where you carry out any automated decision making for my insurance product, you will ask for my consent during the application process to allow you to do so. I may withdraw my consent any time. Further details can be found in the "Using My Personal Data" booklet.

Other information about me as a business customer

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- Retention in case of claims. You'll retain my personal data for as long as I
 might legally bring claims against you; and
- Retention in accordance with legal and regulatory requirements. You'll
 retain my personal data after my account, policy or service has been closed or
 has otherwise come to an end based on your legal and regulatory requirements.

My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances):

- The right to be informed about your processing of my personal data;
- The right to have my personal data corrected if it's inaccurate and to have incomplete personal data completed;
- The right to object to processing of my personal data;
- The right to restrict processing of my personal data;
- The right to have my personal data erased (the 'right to be forgotten');
- The right to request access to my personal data and information about how you process it;
- The right to move, copy or transfer my personal data ('data portability'); and
- Rights in relation to **automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: **ico.org.uk**.

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by asking for a copy in branch or online at **santander.co.uk.**

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data, which can't be used to identify me. You may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

5 Declarations of new people to be added

Please don't sign this form until you've read the Data Protection Statement and decided whether you need independent advice from a solicitor or accountant.

- a) I/We have read and agree with the Data Protection Statement.
- b) I/We have seen a copy of the Terms and Conditions of the account(s) and I/we agree to be bound by them. Terms and Conditions can be found on our website, **santander.co.uk/business**. You can also get a copy at any of our branches, or by calling **0330 123 9860**.
- c) I/We have seen a copy of the FSCS Information Sheet and Exclusions List. This can be found in our product Key Facts Documents which can be as above.
- d) The information contained in this application is true and correct.
- e) I/We will advise Santander UK plc within 30 days of any change in circumstances which affects my/our tax residency status or causes the information in this form to become incorrect.
- f) I/We acknowledge all company directors or members are required to sign and return a personal guarantee for any lending products associated with the business such as a credit card or overdraft before Santander can complete the changes.

Full name	Full name
First new signatory	Second new signatory
Date signed D D M M Y Y Y Y	Date signed D D M M Y Y Y Y
Please state the identification documents you've enclosed	Please state the identification documents you've enclosed
1] 1
2	2

IMPORTANT: New signatories must provide us documentation to verify their identity. For each of the participants above, please give us 1 item from 'list 1' and a <u>separate</u> item from 'list 2' (Please refer to section 7 of this form.) **PLEASE NOTE**: We need black and white photocopies of identification and not originals. If you don't give us the right documents, there may be a delay in processing your request.

6 Declaration of any existing signatories

This declaration must be signed in accordance with the existing signing rule (ie. any 1 signature, any 2 signatures or all signatures). If you're in a partnership, all signatories need to complete this declaration.

I, the existing authorised signatory whose signature appears below, agree to all changes outlined in this change of details form and authorise Santander UK plc to operate the account in accordance with the operating instructions.

- The information contained in this application is true and correct.
- I/We will advise Santander UK plc within 30 days of any change in circumstances which affects my/our tax residency status or causes the
 information in this form to become incorrect.
- I/We acknowledge all company directors or members are required to sign and return a personal guarantee for any lending products associated with the business such as a credit card or overdraft.

Full name	Full name
First signatory	Second signatory
Identification documents enclosed	Identification documents enclosed
Date signed D D M M Y Y Y Y	Date signed D D M M Y Y Y Y
Position (e.g. director, secretary, etc.)	Position (e.g. director, secretary, etc.)

Page	7	of	7

6 Declaration of any existing signatories (continued)	
Full name	Full name
Third signatory	Fourth signatory
Identification documents enclosed	L Identification documents enclosed
Date signed D D M M Y Y Y Y	Date signed D D M M Y Y Y Y
Position (e.g. director, secretary, etc.)	Position (e.g. director, secretary, etc.)

Each signatory will need to provide some ID. Refer to section 7 for full details of what we need.

7 Checklist

Before returning this form please complete the following checklist

• Have you filled out all fields in section 1 with all of your business' details, including numbers for all the accounts that you would like to be changed?	Yes	
 If you want to remove existing signatories, have you entered their details in section 2? Please ensure you've provided identification for the signatories being removed from the account as highlighted in section 2. (If a person is no longer able to sign, please see notes in section 2.) 	Yes	N/A
 If you're adding new people, have you completed sections 3 and 5, and read section 5, ensuring that all fields are populated? 	Yes	N/A
 If you're adding new people, have you provided copies of sufficient identification? Please note: We require black and white photocopies of identification and not originals. Insufficient ID will result in a delay in processing your request. 	Yes	N/A
 Have existing signatories signed Section 6 in accordance with existing signing rules? (i.e. any one signature, any two signatures or all signatures) and provided a copy of one item from List 1 (see 'Identification documentation' below) in order to authorise the changes? 	Yes	
• If you're adding a director, secretary or shareholder to a limited company, have you updated Companies House?	Yes	N/A
 If the main email address for the business has changed, have you completed a 'Change of business details' form? This form can be found at santander.co.uk/business/support 	Yes	N/A

To see which ID to send to us with your completed form, please visit santander.co.uk and search 'useful documents' or call us on 0330 123 9860.

Once we've received your completed form and the correct supporting documents, we'll try to complete all requested changes within 5 working days. If you have any questions, please call us on **0330 123 9860** and we'll be happy to help.

For office use only

Branches and BRMs

When verifying and validating the customer's identity please record the information using the online Face to Face (Branch) Manual Customer Identification Record and attach to this application form.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. www.santander.co.uk. Telephone 0330 9 123 123. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander and the flame logo are registered trademarks.