

A smooth switch

Using our free Account Transfer Service to switch your current account couldn't be easier.

Our dedicated team will take care of everything and make the whole experience simple and straightforward for you.

- We'll transfer all of your existing standing orders, bill payments and direct debits from your old bank to your new Santander account.
- We'll help you through the switching process by not charging you any Arranged Overdraft interest or fees for a certain period of time depending on the account you choose (see note 1).
- We will match your existing overdraft (up to £5,000), depending on your circumstances (see note 2).
- We'll let you choose the date you want the switch to start, up to 60 days in the future.
- We promise to keep you informed regularly throughout the transfer process so you know exactly what's happening.

Note 1: Overdrafts depend on your circumstances and you must repay any overdraft when we ask in line with our General Terms and Conditions. Please see the Interest Rates and Fees Information document for full details.

Note 2: You must be approved for a Visa Debit Card, agree to pay in your income into your new account and provide proof of your existing overdraft.

Our three-step commitment to you

It's important you feel confident in switching to us. So our three-step commitment will keep you informed throughout the process.

Step 1. Contact Takes about five days	Step 2. Transfer Takes about 15 days	Step 3. Confirm Takes about two days
What we'll do	What we'll do	What we'll do
<ul style="list-style-type: none"> ■ Contact you to let you know that your switch has started. ■ Ask your old bank for a list of all your direct debits, standing orders and bill payments. 	<ul style="list-style-type: none"> ■ Send you a list of all the direct debits, standing orders and bill payments set up on your old account. ■ Set up all your direct debits, standing orders and bill payments on your new account. ■ Ask the relevant companies to collect future payments from your new account. 	<ul style="list-style-type: none"> ■ Contact you to let you know that your switch has been completed. ■ Give you a list of the companies that have not confirmed that they have updated their records, and let you know what you need to do.
What you need to do	What you need to do	What you need to do
<ul style="list-style-type: none"> ■ Agree the switch start date with our adviser. Tips for choosing this date are on page 4. ■ Redirect your income to your new Santander current account using form 1 on page 5. 	<ul style="list-style-type: none"> ■ Check the list of direct debits, standing orders and bill payments is correct. 	<ul style="list-style-type: none"> ■ Start using your new Santander Current Account. ■ Close your old account using form 2 on page 7.