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Knutsford, Cheshire. WA16 8ZR

www.cranfords.biz

admin@cranfords.biz

0844 410 0037

Mr A Polkey
Santander UK plc
298 Deansgate
Manchester
M3 4HH

24th October 2014

Dear Andrew

Request to open an additional designated account for:-

3110950 t/a Cranfords Pension Administrators

Please open a current account for the above named company. The account name should read as follows:

W4GSL Ltd Retirement Benefits Scheme.

Please refer to our global mandate regarding signatories and signing limits. Please provide me with a cheque book and a paying-in book and monthly statements.

We enclose the following documents:

- Copy of the schemes PSTR number from HMRC's website. The PSTR number is 00817548RB..
- A Completed and signed Third Party Account Mandate

Any interest should be paid on a gross basis into the pension scheme bank account.

Should you have any queries please do not hesitate to contact a member of the SSAS team on 0844 410 0037.

Yours sincerely

Sarah Flaherty

For and on behalf of 3110950 t/a Cranfords Pension Administrators

Authorised Signatory

Submission Receipt[Close this window](#)

Current Scheme name: W4GSL Ltd Retirement Benefits Scheme
PSTR: 00817548RB
Submission Type: Application for Registration for Tax
Submission date: 24 Oct 2014
Submitter name: 3110950 t/a Cranfords
Submitter ID: A0126204

This is your Submission Receipt.

The Application for Registration for Tax was successfully submitted to HM Revenue & Customs at 13:55 GMT on 24 October 2014.

Your submission receipt reference number is:

s1IUok5QaYsFfsXtrxQ7l3eP+7g=

The Submission Receipt reference number is a unique identification code that is calculated from the entire contents of your form. It will have changed every time you amended your return prior to submission and will have been included on every printed copy of the completed return.

We strongly advise you to store this on your computer, in a secure place.

[What is a Submission Receipt?](#)

[Print this receipt >](#)

[Save this receipt >](#)

Application form

Signatures

Signed for and on behalf of the Third Party Accountholder named in section 3 of this Mandate by its duly authorised signatory:

Full name

ANDY JOHNSON

Signature



Position

AUTHORISED SIGNATORY

Date

20/10/2014

Full name

Signature

Position

Date

DDMMYY

Acknowledged by the Santander Connect Customer named in section 2 of this Mandate by its duly authorised signatory:

Full name

ANDY JOHNSON

Signature



Position

AUTHORISED SIGNATORY

Date

20/10/2014

Please pass your completed third party account mandate to your Relationship Director or send it to our registration team at:

Online Corporate Account Registration
Customer Registration Team,
Santander Corporate and Business Banking,
Bridle Road,
Bootle,
Merseyside L30 4GB.

Introduction

- 1.1 This document contains the terms and conditions applicable to Santander Connect. These Conditions are in addition to your Account Terms.
- 1.2 If there is a difference between a condition in these Conditions and a condition in your Account Terms in respect of your use of Santander Connect, the condition in these Conditions is the one that shall apply. If there is a difference between a condition in these Conditions and a condition in your Account Terms in respect of other aspects of your Account, the condition in your Account Terms is the one that shall apply.
- 1.3 To access Santander Connect you must always do so through our website at www.santandercb.co.uk. Our Website Legal Details may contain conditions which apply to your use of our website when accessing Santander Connect in addition to these Conditions. If there is a difference between a condition in these Conditions and a condition in our Website Legal Details in respect of your use of Santander Connect, the condition in these Conditions is the one that shall apply.
- 1.4 If you are not happy with Santander Connect, within 14 days of registering for Santander Connect, you may cancel it without charge.
- 1.5 Please read these Conditions carefully, print them and keep them in a safe place as you may want to refer to them in the future although you can request all appropriate information in relation to Santander Connect at any time. You can request a copy of these Conditions, the Account Terms and full details about Santander Connect at any time by contacting your Relationship Manager or through our Santander Connect Help Desk. You can also find this information on our website.

Terms and Conditions

2 Meaning of words

In these Conditions:

- 'Account' means any account that you hold with us and which we allow you to register for use within Santander Connect and, where permitted by the Bank to be registered for the Service, any Third Party Accounts
- 'Account Terms' means the terms and conditions applicable to your Account.
- 'Administrator' is a person appointed by the Customer under the Online Application Form, or appointed by another Administrator within the Service, to administer and operate the Service on behalf of the Customer and be responsible for all functions performed by Users in relation to the Service
- 'Conditions' means these terms and conditions
- 'Help Desk' means a dedicated telephone helpdesk service we provide to assist you with Santander Connect, details of which can be found on our website and within the Service itself
- 'Instruction' means any instruction which is given to us through Santander Connect using your Security Credentials
- 'Mobile Device' means any mobile electronic device that you use to access the Service, including but not limited to mobile phones, smart phone devices, tablet devices and personal digital assistant devices
- 'Online Application Form' means the application form signed by the Customer requesting registration for Santander Connect
- 'Santander Connect' or 'the Service' means the online banking service described in these Conditions.
- 'Online Help Facility' means the online help facility which can be found within the Service and which provides help and guidance on many aspects of the Service
- 'Security Credentials' means the security information which all Users will need to access Santander Connect. These will include the Company ID, the User's user ID, the User's logon password and any security questions and memorable information which we ask the User to confirm (for example, image and phrase combination), and any other security requirements which we may require
- 'Security Devices' means the security devices that Users with certain functions require to perform the responsibilities and functions required of them
- 'Third Party Account' means an account held with the Bank by a legal entity other than the Customer and which we permit the Customer to register and access for the Service subject to these Conditions
- 'Third Party Accountholder' means the holder of the Third Party Account with the Bank.
- 'User' means any person authorised by an Administrator to use Santander Connect on behalf of the Customer.
- 'we', 'our', 'us' and 'Bank' means Santander UK plc.
- 'Website Legal Details' means the conditions of use which govern the use of our website and which can be found on our website
- 'Working Day' means any day other than a Saturday, Sunday or English public holiday
- 'you', 'your' and 'Customer' means the legal entity which is registered to use Santander Connect and which by signing the Online Application Form agrees to these Conditions.
- 'your Equipment' means all such compatible equipment (including but not limited to Mobile Devices), software and communications lines (including any public communication lines) required by you to sufficiently and securely access Santander Connect.

3 Eligibility, usage and access to Service

- 3.1 To use Santander Connect you must hold at least one Account and have registered to use Santander Connect.
 - 3.2 Santander Connect allows you to perform a range of services electronically in relation to the Accounts including (but not limited to):-
 - a) to obtain information relating to the balance and transactions on your Accounts;
 - b) to instruct us to transfer money to and from your Accounts; and
 - c) to use such other facilities as we may from time to time make available through Santander Connect
 - 3.3 The services available to the Customer through Santander Connect may be limited to the features of the Accounts: please see your Account Terms. There may be restrictions on aspects of the Service, such as the number of Accounts which you may register and access via the Service, depending on your agreed pricing package for the Service. We may also limit the value of the payment instructions that you can send using the Service.
 - 3.4 As the Service offers the means to access your account information, we recommend that you regularly print out statements and other information available via the Service or save or export them to a durable medium
 - 3.5 We may make operational changes to the facilities and services available under Santander Connect at any time. We will notify you of material changes by placing a message on our website.
 - 3.6 We will provide you with instructions and guidance for using Santander Connect primarily within our Online Help Facility. When using the Service you must follow any instructions and adhere to any guidance we issue. We may vary our instructions and guidance at any time and will tell you about changes either on our website, through the Service itself or by writing to you. You should always check that you are complying with our most up to date instructions and guidance. If in doubt you should refer to our Online Help Facility.
 - 3.7 We may place messages or directions on our website and within the Service (including notices of changes to the Service and changes to these Conditions). You should check our website and the Service regularly for such messages or directions.
 - 3.8 We may change the minimum specification you require to access the Service at any time and we will always notify you of such a change by placing a message on our website or through the Service. If a change in specification results in your Equipment becoming incompatible with our website or becoming unable to perform within our website all of the functions previously performed, you are responsible for replacing or modifying your Equipment so that you may properly access the Service.
 - 3.9 You are responsible for obtaining and maintaining your Equipment, for ensuring that it is compatible with Santander Connect, is secure and free from interference and contamination by an unauthorised entity and that you are authorised to use your Equipment where you do not own it or a third party has rights in relation to it (for example, third party software licences). We have no responsibility or liability with respect to your Equipment
 - 3.10 We are not liable for any third party service you use to access the Service nor for any fees associated with such services (e.g. telephone line or Internet Service Provider charges) or for any other charges you incur in accessing the Service or our Help Desk. All telephone calls between us and you may be monitored to make sure that we carry out your instructions correctly and will be recorded for security, training and quality control purposes.
 - 3.11 You may not make any connection between the Service and any third party. The Service and all materials and documentation relating to it are for the exclusive use of the Customer only. You shall keep details of the operation of the Service confidential (after the termination of the Service as well as before then)
 - 3.12 We cannot guarantee the speed of, or uninterrupted or continuous access to, the Service as it can be dependent upon factors external to us. We shall use reasonable endeavours to keep Santander Connect free from malicious activity such as viruses and corrupt content but we cannot guarantee that Santander Connect is always free from contamination. We always recommend that you regularly perform virus and malware checks on your Equipment. We shall not be liable for any loss or damage you suffer if your Equipment is infected by a virus or corrupt file unless such loss or damage is the direct result of our negligence or deliberate default.
- ### 4 Administrators and Users
- 4.1 The Customer authorises each Administrator to administer and operate the Service on behalf of the Customer and perform the functions set out in these Conditions. Each Administrator shall also be a User.
 - 4.2 Santander Connect requires a minimum of one Administrator to be registered for the Service on behalf of the Customer. Where possible we recommend a minimum of two Administrators to be registered for the Service.
 - 4.3 An Administrator is responsible for the following functions on behalf of the Customer:
 - a) appointing and removing other Administrators;
 - b) appointing, removing and supervising Users and ensuring that Users comply with the policies, guidelines and security procedures for the Service;
 - c) undertaking administrative controls and functions within the Service including (but not limited to) establishing payment limits, account settings, role management and customer settings;
 - d) maintaining the security procedures for the Service including (but not limited to) determining which Users require a Security Device to perform functions, requesting Security Devices from the Bank for distribution by the Administrator to those Users and safekeeping all Security Devices received from the Bank;
 - e) ensuring that customer data is used, and payment settings and controls are established, in accordance with the Customer's internal policies and procedures; and
 - f) managing communications through the Service with us, including acting on messages from the Bank in relation to the Service in a timely manner.
- ### 5 Security Credentials and Security Devices
- 5.1 The Customer authorises the Bank to act upon any Instructions received through use of Security Credentials as referred to in Condition 6
 - 5.2 Certain functions performed by a User (such as for example authorising payment instructions) require additional authentication using a Security Device. For these Users the Administrator is responsible for ordering Security Devices from the Bank and safekeeping and distributing Security Devices when received from the Bank.
 - 5.3 The User must activate the Security Device in accordance with separate instructions provided by us. Repeated failure to use the correct code will prevent the User from completing the task. Repeated incorrect use of the Security Device may also render the Security Device inactive
 - 5.4 The Customer may set payment limits within the Service for Instructions given to the Bank through the use of Security Credentials and Security Devices
- ### 6 Instructions
- 6.1 For security reasons, it is a condition of your Account and Santander Connect that we are satisfied of your identity. Accordingly, we will be entitled not to act on your Instructions if we are in doubt as to your identity
 - 6.2 To access Santander Connect, the User must always use their Security Credentials. We will only act upon an Instruction if it has been given to us through Santander Connect using your Security Credentials (and, where set up within the Service, Security Devices) and we shall not be obliged to make any further enquiries to check the authenticity of an Instruction. Whenever you use Santander Connect, the use of your Security Credentials (and, where set up within the Service, Security Devices) authorises us to act on any Instruction we receive and provide Santander Connect you requested. We will treat your use of your Security Credentials (and, where set up within the Service, Security Devices) as your consent to conduct any payment instructions you give using Santander Connect. If necessary such authorisation shall allow us to debit your Accounts with any amounts we have paid or charges you have incurred in connection with any such Instruction, even if the Instruction has not been authorised by you. However, your liability for transactions carried out in connection with Instructions you have not authorised will be limited in the manner described in your Account Terms and in these Conditions.
 - 6.3 We will be deemed to have received an Instruction from you when it is authorised by you within the Service. The conditions in your Account Terms relating to the receipt of payment instructions also apply. We will act on any Instruction received within the hours of operation of Santander Connect, although for same day processing there are certain payment cut off times that are published depending on the type of payment. The Santander Connect payments cut off times are published within the Service. The conditions relating to cut off times in your Account Terms apply to these cut off times
 - 6.4 We can delay, decline or reverse any Instruction if:-
 - a) it involves a transaction which exceeds a particular value or other limit which applies to Santander Connect;
 - b) we reasonably suspect that the transaction might be unlawful or might be associated with unlawful, criminal, fraudulent or terrorist activity;
 - c) we reasonably believe that by carrying out the transaction we might breach a legal or other duty that applies to us;
 - d) in the circumstances set out in your Account Terms; or
 - e) you are in breach of any of these Conditions and/or your Account TermsIn these circumstances, we will not be liable to you if we delay or refuse to carry out any transaction
 - 6.5 If we refuse to allow you to make any payment from your Account, we will tell you the following no later than the end of the Working Day following the Working Day on which you request the payment to be executed by us:
 - a) that we have done so;
 - b) if possible, the reason why we refused; and
 - c) if you think we have based our decision on mistaken information, how you can ask us to rectify that mistake.

Terms and Conditions (continued)

6.6 We will take all reasonable steps necessary to stop, reverse or modify a transaction carried out using Santander Connect in accordance with your Account Terms if you ask us to. (We may ask you to confirm your request in writing). However, we cannot guarantee that we will be able to comply with your request because the transaction may have already been processed. You must pay our reasonable charges incurred in respect of your request.

6.7 For unauthorised, incorrect and failed payments, please see your Account Terms

6.8 You must make sure that your instructions and any information you give to us in Santander Connect is accurate and complete. If you do not and you suffer a loss we shall not be liable. This includes but is not limited to ensuring that the details of the Account to be debited are correct, ensuring the beneficiary details are accurate and correct (this is particularly important for international payments) and ensuring the amounts associated with the payment are correct.

7 Maintaining Security

7.1 It is a condition of Santander Connect that you follow the safeguards set out in this Condition 7 and, where the safeguards apply to a User (for example in relation to their Security Credentials), that you ensure that each User does so.

7.2 You must comply with the following and ensure that each User does so for the Security Credentials and Security Devices which relate to them:-

- Take reasonable precautions to prevent anyone else from accessing your confidential information whenever a Security Device is being used including the codes that will be generated by the Security Device.
- Memorise the Security Credentials and securely destroy anything containing Security Credentials as soon as received.
- Never write down or record the Security Credentials.
- Keep the Security Credentials secret and take reasonable steps to prevent anyone else finding out your Security Credentials.
- Not quote the Security Credentials when you write to us or over the telephone unless you are providing the information to us in response to questions we ask as part of our security procedures for Santander Connect Help Desk support. When you give any Security Credentials over the phone, you must make sure that you cannot be overheard.
- Not disclose the Security Credentials in any email. We will never ask you to disclose your Security Credentials by email. If we send you an email we will address it to you personally. If you receive a suspicious email please report this to phishing@santander.co.uk.
- Take care when storing or getting rid of information about your Security Credentials. People who commit fraud use many methods to get this type of information. You should take simple steps such as shredding any printed materials that contain any elements of your Security Credentials.
- Not allow anyone else to use your Security Credentials.
- Please note that Santander Connect will only ever ask for a partial entry of your logon password and so entry of or any request for a full password will never be required by the genuine Santander Connect.
- Never use computer software or a computer browser facility which may record and log the Security Credentials.
- Follow any advice or guidance we give you when using Santander Connect. You can visit www.banksafeonline.org.uk for useful information about protection against internet fraud.
- Neither we nor any law enforcement agency or other official authority will ever contact you to ask you to reveal your Security Credentials or the code generated by a Security Device.
- Always access Santander Connect via our official website or by typing our website address into your web browser. Never go to Santander Connect from a link in an email, or a search result in an internet search engine.

7.3 If a User uses a Mobile Device to access the Service, you must take the following precautions and ensure that the User does so:-

- Ensure that the Mobile Device and its operating system has the latest security facilities and software updates installed. For more information consult the Mobile Device provider.
- Avoid sharing the Mobile Device with other individuals. If the Mobile Device needs to be shared or sent for repair, remove any temporary files and cache stored in the memory of the device, clear your browsing history and make sure you are logged out of the Service.
- Do not download software to the Mobile Device until its authenticity has been verified.
- Set up a PIN or password on the Mobile Device where possible so that it cannot be accessed if it is lost or stolen.

7.4 You must ensure that no one can oversee or in any other way monitor your use of your Equipment when you are accessing Santander Connect. You must always exit Santander Connect when leaving your Equipment unattended and before you allow anyone else to use your Equipment. Please take special care when accessing the Service from public areas ensuring on exit of the Service that all browsing history and content viewed is removed from the Internet software used. You must close your browser session once you have logged out of the Service. For your security you are automatically logged out after 10 minutes of inactivity.

7.5 Please act on any additional instructions we give you through the website, the Service itself and the Online Help Facility. Any additional instructions will reflect good security practice, taking account of developments in security and safe use of the Service.

7.6 You must contact us immediately by phoning the Help Desk on 0845 606 0871 Monday to Friday 8am to 6pm and Saturday 8am to 2pm) if:

- you become aware of any error or any suspected error in Santander Connect or in any transaction resulting from using it. You should check your Account statements regularly and carefully;
- you suspect or discover that someone else knows your Security Credentials or you believe that your Security Credentials or a Security Device may have been misused or compromised;
- you have forgotten your Security Credentials; or
- a Security Device is lost, stolen or no longer under your control.

7.7 We may give information to the police or to a regulatory authority without asking you about any misuse or abuse of your Security Credentials or a Security Device or Santander Connect.

7.8 We will always tell you how to use your Security Credentials and Security Devices and how and when you need to change them. We may ask you to change your Security Credentials or a Security Device at any time and for any reason. You must change your Security Credentials or a Security Device if we ask you to do so.

7.9 We may make changes to the security procedures of the Service at any time (such as to Security Credentials or Security Devices). We will tell you of our intention to do so and our reasons why beforehand, unless we are unable to tell you beforehand, in which case, we will tell you immediately after we do so.

7.10 We can withdraw or suspend Security Credentials or Security Devices

- if we believe that this is necessary for security reasons;
- to prevent suspected unauthorised or fraudulent use of your Account; or
- where there is a significantly increased risk that you will not be able to repay any money you owe us in relation to your banking service.

We may do this for example if there have been too many unsuccessful attempts to access Santander Connect using incorrect Security Credentials or using Security Devices.

7.11 If we withdraw or suspend your Security Credentials or Security Devices, we will tell you and our reasons why beforehand, unless we are unable to tell you beforehand, in which case, we will tell you immediately afterwards. We are not obliged to tell you that we are withdrawing your Security Credentials or Security Devices, if doing so would compromise our security or be unlawful. You can apply for new Security Credentials or Security Devices by contacting the Help Desk, provided that the reason for previous withdrawal or suspension no longer exists.

7.12 We take all reasonable steps to safeguard the security of your confidential information when you use Santander Connect but we cannot guarantee the security of any confidential information that is transmitted through the Internet.

7.13 We have the right not to refund an unauthorised transaction on your Account in certain circumstances listed in your Account Terms. If you dispute that you have carried out an Santander Connect transaction, we will expect you to co-operate with us and any law enforcement agencies in any investigations.

7.14 You are not liable for any unauthorised use of Security Credentials or a Security Device in any of the following circumstances:

- such use occurs before you receive them;
- such use occurs after you have notified us under Condition 7.6.

7.15 If Security Credentials or Security Devices are used without your authority then we may debit up to £50 to any of your Accounts unless any of the circumstances below apply in which case you will be liable for the full value of the transaction:

- you deliberately failed to follow any of the safeguards in these Conditions or in the Account Terms or showed serious disregard in taking reasonable care to follow any of them;
- you acted fraudulently;
- after becoming aware, you delayed unreasonably in notifying us that the transaction was unauthorised or incorrect or not carried out by us; or
- after becoming aware, you failed to tell us that the transaction was unauthorised or incorrect or not carried out by us within 13 months of the date on which the transaction occurred (or in the case of a failed transaction ought to have occurred).

8 Third Party Accounts

8.1 Where the facility to register Third Party Accounts is available, we may permit Third Party Accounts to be registered for use for the Service by the Customer provided that we have first received authority to do so from the Third Party Accountholder in the form provided by us together with such other undertakings and/or documentation from the Third Party Accountholder as we may require.

8.2 In addition to any indemnities which we may have (whether from the third party accountholder or anyone else), you will indemnify us against any claims, liabilities, losses, damages, costs or expenses (whether direct or indirect) which we may suffer or incur from providing the Service or acting on instructions in relation to Third Party Accounts.

9 Outside the UK or Jersey

Santander Connect complies with various United Kingdom regulatory frameworks and may not be compliant with local law and policy in some countries outside the United Kingdom or Jersey. If you decide to use the Service outside the United Kingdom or Jersey, you are responsible for ensuring that your use of Santander Connect is compliant with local law and we shall not be liable for any loss or damage suffered by you as a result of you not being able to use the Service in such countries.

10 Exclusions

10.1 If we are not able to provide Santander Connect because of causes beyond our control, we will not be liable to you for any loss which you may suffer. Causes beyond our control include but are not limited to:

- Internet service disruptions beyond our control;
- malfunction of your Equipment;
- unauthorised and/or fraudulent access to Santander Connect and
- loss and/or corruption of data.

10.2 We do not guarantee that the Service and corresponding software is error free, and if you find any errors, we would ask you to notify us as soon as possible so we can take appropriate action.

11 Termination or suspension of Santander Connect

11.1 You can end your use of Santander Connect by telephoning our Help Desk, or through your Relationship Manager or by writing to us at Santander Connect, Santander Corporate and Business Banking, Bridle Road, Bootle, Merseyside, L30 4GB.

11.2 Your use of Santander Connect will end automatically if you close all of your Accounts.

11.3 We may close or suspend your use of Santander Connect, or any part of it, at any time. If we decide to do this, we will wherever possible give you at least 60 days' notice by email or in writing unless there are exceptional circumstances, for example, we believe you are no longer eligible for the Account, you have given us false information or have otherwise acted dishonestly in your dealings with us, you or someone else are using the Account illegally or fraudulently, you have acted abusively or violently towards our members of staff or you are seriously or persistently in breach of these Conditions or the Account Terms.

11.4 If we need to carry out maintenance or improvement work to Santander Connect or if we are required to do so by circumstances beyond our control we may have to withdraw or suspend Santander Connect so that it ceases to be available to any of our customers. If we do this, we will give you prior notice through the Service or by putting a notice on our website. We may be unable to give you prior notice if the maintenance or repair work is urgent and important or due to circumstances beyond our reasonable control.

Terms and Conditions (continued)

- 11.5 If your use of Santander Connect ends -
- a) you must return to us or destroy any Security Credentials, Security Devices and other documentation and materials you have relating to the Service;
 - b) rights and liabilities which have accrued at that time will continue to apply between us;
 - c) any of these Conditions that can continue to apply will do so;
 - d) we may still act on Instructions received but not processed by us at that time.
- 11.6 If you do not use Santander Connect for a period of 6 months or more we may treat this as your indication that you no longer require the Service and we may remove your Accounts from Santander Connect on giving you at least 60 days' notice by email or in writing.
- 12 Fees and charges**
- 12.1 We will tell you about our fees and charges for Santander Connect before and following your registration to use the Service. The fees and charges for using the Service will depend upon your service requirements. We will debit an Account nominated by you in the Online Application Form for these fees and charges following at least 14 days' notice in accordance with the Account Terms. We may change the fees and charges for the Service in accordance with Condition 13.
- 13 Changes to these Conditions**
- 13.1 We may change any of these Conditions at any time provided we give you:
- a) at least 60 days' notice of any change to a Condition or fee that relates to any withdrawal or payment service that we provide as part of the Santander Connect; or
 - b) at least 30 days' notice of a change to any other Condition or fee that is to your disadvantage. Otherwise we will give you notice within 30 days of making that change.
- 13.2 At any time up to 60 days from the date of the notice you may, without notice, stop using the Service immediately, and we will terminate your Service without charge. If you do not notify us that you are not happy with any of the changes before the end of the relevant notice period, you will be treated as accepting the changes.
- 13.3 We may make any other change immediately but we will tell you about it within 30 days by displaying a notice in Santander Connect section of our website.
- 13.4 We can give you notice in any of the following ways: via post, electronic mail, a notice displayed on the website of Santander Connect, or by any other means we agree with you.
- 13.5 We will prompt you to re-read these Conditions online if we need to change them.
- 14 General**
- 14.1 Please send any written communication to us to Santander Connect, Santander Corporate and Business Banking, Bridle Road, Bootle, Merseyside, L30 4GB. For any support, guidance or query in relation to Santander Connect, we advise you to contact the dedicated Help Desk in relation to the Service. The Help Desk is on 0845 606 0871 and is open Monday to Friday 8am to 6pm and Saturday 8am to 2pm. We will ask you for your Security Credentials when you telephone us.
- 14.2 You may not pass on or transfer to anyone else any of the rights, obligations or interests created in these Conditions but subject to any legal requirements, we may do so at any time.
- 14.3 Apart from You and us, no other person has any right to enforce any of these Conditions.
- 14.4 Each of these Conditions is separate from all other Conditions, so that if one is found to be invalid or unenforceable this will not affect the validity of any of the others.
- 14.5 If we do not enforce or decide to waive any of the rights we have under these Conditions, or if we delay in enforcing them, that does not stop us from taking any action to enforce our rights in the future.
- 14.6 The headings used in these Conditions are for ease of reference only and shall not affect the meaning of these Conditions.
- 14.7 English law applies to these Conditions (and to any non-contractual obligations arising out of or in connection with them). You and we agree the courts of England and Wales will have non exclusive jurisdiction to hear any disputes arising in relation to these Conditions.
- 14.8 These Conditions are available only in English and all communications from us will be in English. We will only accept communications and instructions from you in English.
- 14.9 The copyright, trade marks and other intellectual property rights in the content of our Santander Connect website are owned by or licensed to us. The names and logos of any third parties mentioned in our website may be the trade marks, trade names or unregistered trade marks of those third parties and are used by Santander UK plc with the permission of such organisations.
- 14.10 You may view, print, download or store temporarily extracts from our website for your own personal reference or for the purpose of applying to us to access or use the products and services featured on our website. No other use (including without limitation the alteration, deletion, utilisation or extraction) of the content and materials featured in our website is permitted without our written permission. Otherwise than as provided our website cannot whether in whole or in part be copied, reproduced, distributed or transmitted in any medium (including without limitation by the Internet) without our written permission. All rights, save as expressly granted, are reserved.
- 14.11 If you have a complaint about Santander Connect please contact your Relationship Manager, the office that manages your Account or call us on 0844 800 1111. Our staff can provide a leaflet explaining how we handle complaints upon request: this can also be obtained from the telephone number provided. If after you have given us the chance to put things right you remain unhappy about the Service you can contact the Financial Ombudsman Service. The contact details and details of how to complain to the Financial Ombudsman Service are available at: www.financial-ombudsman.org.uk. Some business activities are not covered by the Financial Ombudsman Service – we can let you know whether you are covered by this scheme.
- 14.12 The Financial Ombudsman Service cannot deal with complaints concerning banking services provided outside the UK (ie outside England, Wales, Scotland and Northern Ireland). Complaints about our products and services arising in relation to a Jersey Account are handled by us substantially in the same manner as indicated above. If we cannot resolve the matter or you remain unhappy about our complaint handling, you can contact in writing the Director General of the Jersey Financial Services Commission, PO Box 267, 14-18 Castle Street, St Helier, Jersey JE4 8TP.
- 14.13 About Us: Santander Corporate & Commercial is a brand name of Santander UK plc, Abbey National Treasury Services plc (which also uses the brand name Santander Global Banking and Markets) and Santander Asset Finance plc, all (with the exception of Santander Asset Finance plc) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register numbers are: 106054 and 146003 respectively.
- In Jersey, Santander UK plc is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991. Registered office: 2 Triton Square, Regent's Place, London NW1 3AN. Company numbers: 2294747, 2338548 and 1533123 respectively. Registered in England. Santander and the flame logo are registered trademarks.
- Santander UK plc is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website (www.gov.je) or on request.

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