Santander

SHARE DEALING GUIDE

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Abbey Sharedealing

Whether you're selling a hundred shares or buying a couple of thousand, Abbey Sharedealing can arrange it for you. Our sharedealing service is not only simple and straightforward, it's also fast, friendly and efficient.

Have a look at the information in this brochure, and choose the account that suits you best.

	Get it if
Certificate Trader	■ You just want to sell a share certificate. ■ You only buy or sell occasionally. ■ You prefer the tradition of paper certificates.
Share Organiser	■ You're likely to buy or sell more than a few times a year. ■ You want to transfer or open an ISA to protect your investments from tax. ■ You want your shares to be held electronically so you don't have to worry about looking after certificates or paperwork. ■ You don't want to be left hanging around for your share certificate to arrive before you can sell.

Whichever account you choose, you can buy or sell confidently because:

- You'll get great value for money.
- You'll enjoy excellent customer service.
- You'll have the reassurance of dealing with a name you can trust – Santander.
- You have the flexibility of calling one of our trained dealers on a freephone number or using the internet.

Certificate Trader

If you just want to sell a share certificate or only buy and sell occasionally, Certificate Trader has been designed with you in mind. It's simple and straightforward, offers you excellent customer service and is good value for money. You'll also have the peace of mind of buying and selling through a name you can trust – Abbey Sharedealing.

You can sell any shares that you have a certificate for by simply calling one of our trained dealers. You can also ask them to buy shares for you. Certificate Trader can only be used to buy or sell shares for UK companies.

How does it work?

Start by opening an account. To do this, simply fill in an application form – you'll find one with this pack – and send it back to us in the prepaid envelope provided. We'll write back to let you know what your account number is and the number to call for great service.

Now you're ready to start buying and selling.

You can use	What you need to do
The phone	■ Call us for free on **0800 389 2324**. We'll ask for your name, account number and a password. If you're selling shares, you'll also need to have the share certificate handy. ■ The dealer will tell you the 'live' price of the share you're thinking of buying or selling. ■ If you decide to buy or sell, the dealer will usually be able to do this for you immediately. ■ A contract note confirming the details will normally be sent to you on the same day (with a transfer form if you have sold). ■ If you've bought shares, a share certificate will be sent to you. If you've sold you'll need to post the certificate(s) and the signed transfer form(s) to us in the prepaid envelope provided with your contract note.
The internet	■ Go to our secure site at **www.santander.co.uk/sharedealing** and then follow the simple on-screen instructions.

Payment	What you need to do
If you buy shares	You'll need to pay for them within seven working days. You can do this by: ■ Keeping money in your Abbey Sharedealing account. ■ Switch or Delta card. ■ Direct Debit. ■ Cheque.
If you sell shares	We send you a cheque. If you specifically request it, we can pay your money into: ■ Your Abbey Sharedealing account ■ Your bank account.

Share Organiser

Share Organiser has been designed to make buying, selling or investing in shares as quick and simple as possible. Once your account is set up you can buy and sell as often as you want. We'll look after your shares for you so there's no waiting around for paper certificates to get from one place to another. When you want to buy or sell, simply call one of our trained dealers who will carry out your instructions. You can also buy and sell online.

You can call us to chat about market information or to ask questions. We'll give you as much information as we can, but please note that we're not allowed to give you investment advice. If you would like investment advice please contact an Independent Financial Adviser.

You can keep track of your share dealing online. We'll also send you a statement every three months that will show all the transactions on your account. Once a year, in May, we'll send you a statement showing all the stocks and shares that you hold. If you have an ISA, you'll also receive a valuation every June and December.

You have the peace of mind of dealing through a name you can trust – Abbey Sharedealing. You'll also get excellent personal service and great value for money.

ISAs[1]

You can use your annual ISA allowance or transfer an ISA to your Share Organiser to buy and sell more tax efficiently. For more information call us for free on 0800 389 2324.

How does it work?

Start by opening an account. To do this, simply fill in an application form – you'll find one with this pack – and send it back to us in the prepaid envelope provided. We'll write back to let you know what your account number is and the number to call for great service.

Now you're ready to start buying and selling.

1 If you are in any doubt that an ISA is suitable for you, you should get financial advice from an Independent Financial Adviser. There may be a cost associated with independent advice.

Payment	
If you buy shares	You'll need to pay for them within five working days. You can do this by: ■ Keeping money in your Abbey Sharedealing account. ■ Switch or Delta card. ■ Direct Debit. ■ Cheque – to be received within two working days.
If you sell shares	We can pay your money into: ■ Your Abbey Sharedealing account. ■ Your bank account. Alternatively, we can send you a cheque.

You can use	What you need to do
The phone	■ Call us for free on the dealing number. We'll ask for your name, account number and password. ■ Your dealer will tell you the 'live' price of the share you're thinking of buying or selling. ■ If you decide to buy or sell, your dealer will usually be able to do this for you immediately. ■ A contract note confirming the details will normally be sent to you on the same day. ■ Your shares will be held in your account electronically.
The internet	■ Go to our secure site at **www.santander.co.uk/sharedealing** and follow the simple on-screen instructions. ■ A contract note confirming the details will normally be sent to you on the same day. ■ Your shares will be held in your account electronically.

Questions and answers

Who can open an account?

If you're resident in the UK for tax purposes and you're over 18 you can open an account. You don't have to be an existing Santander customer to use the Abbey Sharedealing service.

Is there a limit to how much I can buy and sell?

When you open an account you'll be given a dealing limit of up to £10,000.

How does the dealing limit work?

Don't forget that you have to pay the full amount of any purchase within a few days. Your actual limit depends on whether you have any cash or shares in your account. It works like this:

What is in your account?	The limit you can trade up to
No shares/no cash	Your pre-agreed dealing limit
No shares/some cash	Your pre-agreed dealing limit plus the value of the cash
Some shares/no cash	Your pre-agreed dealing limit plus half the value of the shares
Shares and cash	Your pre-agreed dealing limit plus the value of the cash plus half the value of the shares

What can I buy and sell?

You can buy and sell shares in UK listed companies. If you open a Share Organiser account, you can also buy and sell:

- Unit Trusts, OEICs and PIBs.
- Shares on the Alternative Investment Market (AIM).
- Foreign Shares.
- Warrants and Covered Warrants.
- Gilts and Bonds.

Please call free on **0800 389 2324** for more information.

What happens to my dividends?

If you open a Share Organiser account, dividends will be paid into your account. If you open a Certificate Trader account, the dividend will be paid directly to you in whatever way you've agreed with the company, e.g. by cheque.

If I open a Share Organiser account, where will my shares be kept?

Your shares belong to you but are kept on your behalf in a pooled nominee account.

How secure is my money?

The value of your shares may fluctuate, and can rise and fall.

We are a member of the Financial Services Compensation Scheme which acts as a safety net in the unlikely event that Abbey Stockbrokers Ltd could not meet its obligations to you, The Financial Services Compensation Scheme will pay back up to a total of £50,000. For more information on the scheme please give us a call.

How can I find out what my shares are worth?

Share prices can go up and down. You can find out their current value by checking online or giving us a call. You'll also find share prices listed in newspapers and on teletext.

What is the contract note for?

We'll send you a contract note which will confirm the details of your trade. You will need to check that everything on the note is correct.

I'd like to use Certificate Trader, but what happens if I lose my certificate?

If you lose a certificate, you should write to the relevant company registrar. They'll send you a form called a Letter of Indemnity, which you should fill in and send back. Once all the paperwork is sorted, they'll then be able to send you a replacement certificate. You'll probably have to pay for this. We suggest that you make a note of the serial numbers on your certificates and keep them separate from your certificates. Please ensure that you have a valid share certificate before you try to sell.

What if I move house?

If the address on your share certificate isn't your current address, you will need to contact the relevant company registrar to change your address before we can sell your shares.

Share Organiser

When you buy or sell shares, these charges will apply.

Here's what to do next…

To open an account, simply fill in the application form you'll find with this pack and send it back to us in the prepaid envelope provided.

For more information you can:

- Call us free on **0800 389 2324**
- Email us at **sharedealing@santander.co.uk**

You'll also find more information online at **www.santander.co.uk/sharedealing**

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VALUE FROM IDEAS

santander.co.uk

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please give us a call and ask the adviser to fill in the 'SDST Customer Registration' form.

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