

SANTANDER UK PLC CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB Control Number 1506-0043]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56)

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S broker-dealer in securities (a **covered financial institution** as defined in 31 C.F.R. 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 1010.100(u)). A **bank** includes offices, branches and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 1010.100(d))¹.

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instructions for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for each branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. Santander UK plc on its own behalf, and each of its subsidiaries listed in the Appendix, each on its own behalf, (together referred to as "the Santander UK Entities") hereby certify as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established for the Santander UK Entities by Covered Financial Institutions.

C. Physical Presence/Regulated Affiliate Status:

Santander UK plc maintains a physical presence at 2 Triton Square, Regent's Place, London, NW1 3AN, where it employs one or more individuals on a full-time basis and maintains operating records relating to its banking activities.

¹ A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

The above address is in England, where Santander UK plc is authorised to conduct banking activities.

Santander UK plc is subject to inspection by the Financial Conduct Authority (FCA), the banking authority that authorised Santander UK plc to conduct banking activities.

The Santander UK Entities, listed in the Appendix, maintain a physical presence that means each Santander UK Entity:

- has a place of business at the street address listed in the Appendix, where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities;
- is authorised to conduct banking activities in the country where its place of business is located;
- is subject to inspection by the banking authorities listed in the Appendix, that licensed the particular Santander UK Entity to conduct banking activities.

The Santander UK Entities are branches or subsidiaries of Santander UK plc.

D. Indirect Use of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. The Santander UK Entities each hereby certify that they do not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information:

Santander UK plc is fully owned by Santander UK Group Holdings Limited, which is in turn wholly owned by Banco Santander S.A., Paseo de Pereda 9–12, Santander, Spain whose shares are publicly traded. Publicly traded means that the shares are traded on an exchange or an organised over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

Banco Santander, S.A. is regulated by the Bank of Spain.

The Santander UK Entities are wholly owned by Santander UK plc, 2 Triton Square, Regent's Place, London, NW1 3AN, England.

F. Process Agent:

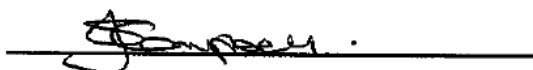
The following individual or entity, Abbey National Treasury Services plc, is a resident of the United States at the following street address 400 Atlantic Street, Stamford, Connecticut CT 06901-3507, and is authorised to accept service of legal process on behalf of each of the Santander UK Entities from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) or title 31, United States Code.

G. General

Santander UK plc hereby agrees to notify in writing each Covered Financial Institution at which it or any Santander UK Entity maintains any Correspondent Account of any change in facts or circumstances reported in this Certification and the Appendix hereto. Notification shall be given within 30 calendar days of such change.

Each of the Santander UK Entities understand that each Covered Financial Institution at which it maintains any Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. They further understand that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Sharon Campbell, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorised to execute this Certification on behalf of Santander UK plc and each of the Santander UK Entities.



(Signature) Sharon Campbell

**Santander UK Money Laundering
Reporting Officer**

Executed on this 20 August 2015.

APPENDIX

United Kingdom

Santander UK plc. (Santander Cards Ltd)

Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom.
Registered Number 2294747. Registered in England and Wales.

Authorised and regulated by the Financial Conduct Authority and authorised by the Prudential Regulation Authority.

Financial Services Register number is 106054

Cater Allen Limited (Cater Allen Private Bank)

Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom.

Registered Number 383032 Registered in England and Wales number.

Authorised and regulated by the Financial Conduct Authority and authorised by the Prudential Regulation Authority.

Financial Services Register number is 178737.

Abbey National Treasury Services plc (Santander Global Banking & Markets)

Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom.

Registered Number 2338548. Registered in England and Wales.

Authorised and regulated by the Financial Conduct Authority and authorised by the Prudential Regulation Authority.

Financial Services Register number 146003.

Abbey Stockbrokers Limited (Santander Sharedealing)

Registered Office: Kingfisher House, Radford Way, Billericay, Essex CM12 0GZ.

Registered number 02666793. Registered in England and Wales.

Authorised and regulated by the Financial Conduct Authority

Financial Services Register number 154210.

Santander ISA Managers Limited

Registered Office 287 St Vincent Street, Glasgow G2 5NB, United Kingdom.

Company Registration No. SC151605. Registered in Scotland

Authorised and regulated by the Financial Conduct Authority.

Financial Services Register number 171448

Jersey

Santander UK plc (Jersey Branch)

Place of business; Third Floor, 19-21 Commercial Street, St. Helier, Jersey, JE2 3RU

Registration number: 2294747

Regulated by the Jersey Financial Services Commission

Abbey National International Limited

Place of business: PO Box 545, 19–21 Commercial Street, St Helier, Jersey, JE4 8XG.

Registration number: 45968

Regulated by the Jersey Financial Services Commission

Isle of Man

Santander UK plc (Isle of Man Branch)

Place of business: 19/21 Prospect Hill, Douglas, Isle of Man, IM1 1ET

Registration number: 002368F

Regulated by the Financial Supervision Commission of the Isle of Man

Cayman Islands

Abbey National Treasury Services plc (Cayman)

Place of Business: PO Box 694 GT, 11 Dr Roy's Drive, George Town, Grand Cayman,
Cayman Islands, KY1-1107

Company Number: CR-119664

Regulated by the Cayman Islands Monetary Authority