

A guide to your account





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Welcome to Cater Allen Private Bank

We're delighted that you've chosen to open an account with us and hope this will be the start of a long and rewarding relationship.

At Cater Allen Private Bank, we've been helping people look after their finances since 1816. Today we're one of the UK's leading specialist banks, offering you a personal and professional service along with a range of accounts to help you now and in the future.

This guide covers both personal and non-personal accounts, and gives you information to help you use your account.

In your welcome pack is a Fact Sheet about the account you've opened. The Fact Sheet explains all the features of your account. Please read it carefully so you can make the most of your new account.



Your new Cater Allen bank account

Your account number and Customer Number

You'll find the account number and sort code (16-57-10) of your new Cater Allen bank account on the covering letter from your Welcome Pack.

You'll then receive a second letter with your unique 10-digit Customer Number. You'll need this to use Internet Banking. Each person who is allowed to transact on this account will have their own Customer Number. Please make sure you keep this number safe as you may need it in the future.

Internet Banking is available for all accounts, including those which require more than one person to sign/authorise transactions.

Your Personal Access Code (PAC)

When you log into Internet Banking for the first time, you'll be asked to set up a 6-digit Personal Access Code (PAC). Like your Customer Number, your PAC is unique to you and is valid for all the accounts you have with us.

To help us keep your accounts secure, we use your PAC to help confirm your identity whenever you call us. After we've asked you for your name and your account number, we'll ask you for 3 random digits from your PAC. Our Client Team will never ask you for your PAC in full and you should never disclose it to them or to anybody else.

For security reasons, please memorise your PAC and don't disclose it to anybody. We strongly advise that you don't write it down. If you think someone else knows your PAC please tell us immediately.

You can change your PAC at any time by logging into Internet Banking.

If you're an authorised user on an account that has a mandate of 'more than one to sign', having a PAC doesn't give you authority to transact on that account on your own.

Security queries

If you have any questions about the security arrangements on your account, please call our Client Team. To help us improve the service we offer to clients in the future we may record and monitor calls.

Your Cater Allen Private Bank chequebook

A chequebook is available with certain Cater Allen accounts. If you asked for a chequebook when applying for your account, it will arrive within 5 days of your Welcome Pack.

We'll normally issue a new chequebook automatically before all of the cheques have been used in the current book. You can also order a new chequebook at any time through Internet Banking or by calling our Client Team.

If you're not sure whether a chequebook is available with the account you've opened, please refer to the Fact Sheet for your account.

More details about using your chequebook can be found on page 13.

Your Cater Allen Private Bank Visa debit card

A Visa debit card is issued with certain accounts. If you asked for a debit card when applying for your account then this should be sent to you within 5–7 days of receiving your Welcome Pack.

If a debit card is available with the account you've opened but you chose not to order one when you applied, please ring our Client Team to request one. To find out if a debit card is available with your account, please refer to the Fact Sheet in your Welcome Pack.

Your debit card will let you pay for goods and services at millions of retail outlets worldwide. You can also use it to withdraw cash from over 1.6 million Visa cash machines around the globe. Commission charges only apply if you're withdrawing cash in a currency other than your account currency. See our Banking Tariff for full details.

Further information about your Visa debit card can be found in the Visa Debit Card Guide, which is available to download from caterallen.co.uk

Transferring an account to Cater Allen

You may now want to transfer standing orders, Direct Debits and payment instructions from another bank account to your new Cater Allen account. Our account transfer process aims to make this as straightforward as possible.

For more information on the account transfer process visit caterallen.co.uk, where you'll find a section all about how to switch your current account to us. This service isn't available for all accounts.

We don't currently participate in the Current Account Switch Service (CASS). That means that the Switch Guarantee and other automated payment transfers and redirections don't apply, but we'll still make sure that your Direct Debits, standing orders and faster payment instructions are transferred to your new account as quickly as possible.

Statements

Statements are issued monthly. If you want to change how often you get statements, please log into Internet Banking. You can also request paper-free statements through Internet Banking. If you choose to go paper-free, we'll send you a notification each time a new statement is available to view online. For Fixed Term Deposit accounts we'll only issue a maturity certificate at account opening and a new maturity certificate if the account is re-invested at the anniversary.

For joint accounts we'll send the statement to the primary account holder only. If other joint account holders also want to receive a statement, please call us to set this up. There's no extra charge for this.

Statement queries

If you're concerned about any item on your statement or if you think there might be an error, please call us immediately on **0800 092 3300** or from outside the UK on **+44(0)114 228 2407**. If you call from outside the UK, normal international call charges will apply.





Managing your account

We provide options to manage and transact on an account through a number of channels. These include Internet Banking, telephone banking with our UK based Client Team, and by post.

Internet Banking

Our Internet Banking service gives you the freedom and convenience to bank safely and securely, whenever and wherever you want.

Here are some of the things it can help you to do:

- Check your account balance and payments going in and out.
- Transfer funds between your Cater Allen accounts or to an account with another bank.
- Set up and/or amend a standing order or faster payment.
- Cancel a Direct Debit.
- Instruct an electronic payment, such as a CHAPS or faster payment.
- Order a PIN reminder or re-set a PAC.
- Tell us about a lost or stolen Visa debit card or chequebook.
- Cancel a cheque.
- Order a new chequebook, postal paying in book for cheques or Visa debit card.
- Order an interim or duplicate statement.
- Update your address, phone number and/or email address.

Not all services are available on all accounts, and there may be charges for some of them. Please check your account Fact Sheet to see what's available on your account and the Banking Tariff for information on charges.

Personal (individual) addresses, phone numbers and email addresses can be updated in Internet Banking. You can't currently update a business address or business contact details in Internet Banking.

How to log into Internet Banking

Go to caterallen.co.uk and click on the 'log in' button in the top right hand corner of the home page. For security reasons, always log in using this method. To log in you'll need:

- your Username or Customer ID – your unique ten digit Cater Allen Customer number, starting with two zeros.
- your PAC – your personal six digit security code. If you're logging into Internet Banking for the first time, you'll be prompted to set up your PAC.
- your Internet Banking Password – you'll set this up the first time you log in.
- a valid mobile number and the email address registered with us.

When you log in for the first time and set up your credentials, you'll be shown our Internet Banking Terms and Conditions. Please take care to look after your Internet Banking credentials and don't share them with anybody.

Telephone banking with our Client Team

You can call our Client Team on **0800 092 3300** or **+44 114 228 2407** from outside the UK. Please visit caterallen.co.uk for the latest information on our opening hours.

To operate or talk about your account over the phone you'll need a 6 digit Personal Access Code (PAC), which you can create the first time you log into Internet Banking. We'll ask you for 3 random digits from your PAC and your Customer ID whenever you call us. If you already have another account with Cater Allen or you've had an account with us in the past, you can continue to use your existing PAC. If you don't know your existing PAC, please visit the Internet Banking log in page or call us to reset it.

To help improve the service that we provide, we may record and monitor calls. We may sometimes need you to confirm telephone instructions in writing.

Contacting us by post

If you prefer to send instructions to us by post, please write to us at:

Cater Allen Operations
Sunderland
SR43 4FB

Paying money into your account

You can pay money into your account by sending cheques in pounds sterling. Make sure you include a completed paying-in slip from your paying-in book. Send them to us using the reply paid envelopes (addressed to **CAPB Processing Centre, PO Box 12665, Harlow, CM20 9QP**) enclosed in your Welcome Pack.

You can also pay money into your account electronically.

Please don't send cash through the post.


Postal paying-in book for cheques

All of our accounts held in pounds sterling come with a postal paying-in book for cheques, except Fixed Term Deposit Accounts. We don't supply paying-in books for euro or US dollar accounts.

If you have more than one account with us, we'll issue you with a different paying-in book for each account.

Please include a postal paying-in slip whenever you send us a cheque.

We'll supply replacement postal paying-in books as and when you need them. Please call our Client Team to order these.



When depositing cheques of any currency to any of your accounts, please make sure that you've followed these steps:

- You've written the account number and sort code on the back of the cheque.
- You've signed the back of the cheque.
- The cheque is made payable to your account name. If it isn't, we'll return it to you or the originator. We can't accept any cheques made out to Cater Allen Private Bank or Cater Allen Limited.
- You've provided the paying-in details. For cheques in pounds sterling, that's a completed paying-in slip. For foreign currency cheques, provide the full account name and account number in a letter. If the full details aren't provided, we'll return the cheque to you or the originator.

Please don't:

- Send us any cheques that are over 6 months old. We'll reject them and return them to you or the originator.
- Send us any post-dated cheques for payment to your account. We can't hold these for you, so we'll return them to you or the originator.

If you want to pay in a cheque in pounds sterling drawn on a non-UK bank, please read 'Depositing foreign currency cheques' on page 11.

Cheque clearing timescales – UK cheques only

Cheques in pounds sterling go through a 'clearing cycle' which affects when funds will be available to you, when interest starts to be earned and when you can be sure the money is yours.

Cheques in pounds sterling will follow the timescales set out below. The timescales will apply from the day we receive the cheque by post.

Day cheque (in pounds sterling) received	Day funds available, interest earned and you can be sure the money is yours
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Under this clearing system cheques will be paid in and cleared using an image of the cheque. So, if you want a copy of the cheque we'll only be able to give you a copy of the imaged cheque.

If you're making a payment by cheque you should always make sure you have enough money in your account to make the payment. The money could leave your account as early as the day after you've given the cheque to the recipient.

Depositing foreign currency cheques

To pay in a cheque in a currency other than pounds sterling, regardless of your account currency, please send it to us at: **Santander UK, Payments Team, PO Box 13220, Foreign cheques, Harlow, Essex, CM20 9UF**. You (the holder of the account) must sign all foreign currency cheques on the back before you send them to us. The signatures must be in accordance with the account mandate. Please also write the sort code and account number of the account you want the cheque to go into on the back.

If a cheque in pounds sterling is being paid into your account then you must complete one of your paying-in slips and send it with the cheque. If the cheque is being deposited into a US dollar or euro currency account, then please indicate in your letter the account name, account number and sort code where the cheque should be deposited.

When we receive foreign cheques, we'll send them for either 'negotiation' or 'collection' to receive the funds from the other bank on which the cheque is drawn, regardless of the currency of the account you're paying it into.

There's a minimum value of £100 for foreign cheques, below which they can't be processed and will be returned. For US dollar cheques, the minimum value is \$1,000.

As part of this process, we'll arrange for these cheques to be converted to the currency of your account (where applicable). This conversion will be carried out at the exchange rate applicable to payments made into your account. Please visit caterallen.co.uk for details of exchange rates.

Cheque collection

Cheque collection is used when we consider advancing funds from the foreign cheque to be too high risk or where you need confirmation of final payment. The money is only paid into your account once we receive it from the foreign bank.

Cheques cleared this way usually take between 4 and 8 weeks to clear but can sometimes take longer. There are normally clearance charges applied. This timescale can be affected by the country on which the cheque is drawn and the process for clearing cheques within that country. Cheques can become uneconomical to clear as some countries levy an additional charge for the clearance of a foreign cheque. If the cheque is uneconomical to clear, we'll return it to you so that you can arrange an alternative method of payment.

The exchange rate will be applied when we receive the money from the foreign bank. If we're notified that the cheque won't be paid, there may be additional charges from correspondent banks and we may also apply these charges which will be debited from your account immediately.

Cheque negotiation

Cheque negotiation can be used where the value of the cheque is comparatively small and clearing the funds is a lower risk to us because we have a relationship with the foreign bank or know them to be of good repute in the respective country and currency.

To use this method, normally the cheque must be for less than £5,000 after conversion (cheques under £5,000 can still be sent for collection). We credit your account after 6 working days without needing to receive confirmation of clearance from the other bank. We do, however, reserve the right to debit your account if the cheque is later returned unpaid. If this happens, there'll be additional charges. The amount on the cheque will be converted to pounds sterling at the exchange rate applicable to payments made into your account on the day we process the cheque. However, the funds will remain uncleared for 6 working days. You'll only be able to draw against this money after the 6th working day.

Deposits by post

We provide pre-paid envelopes for you to send us cheques to pay into your account. These are addressed to **CAPB Processing Centre, PO Box 12665, Harlow, CM20 9QP**.

Simply post your cheque(s) in pounds sterling, money order(s) or banker's draft(s) to us in the pre-paid envelope. Make sure you include a completed postal paying-in slip (if depositing into an account in pounds sterling), or a letter detailing the account to receive the payment. Please always write your account number on the back of any cheques, money orders or banker's drafts you're posting to us.

If you send cheques to any other address, it will result in a delay in the payment(s) reaching your account.

Pre-paid envelopes can be ordered by phoning us.

Please never post cash to us.

Electronic and automated deposits

Any electronic or automated deposits will be available for you to use once we've received them. This'll normally be no later than the next working day from the working day on which the payment is sent by the sender.

If your full account name and account number aren't correct when a payment reaches us then we'll return the payment to the originator.

Regular credits and sterling CHAPS transfers from within the UK

You can arrange for regular credits such as your salary, pension, investment income or sterling CHAPS transfers, to be paid directly into your account. You need to provide the following details to the firm or person who makes the payments:

Cater Allen Operations Sunderland SR43 4FB

Sort code: 16-57-10

Account name and number: As shown on your statement, Internet Banking and, if issued, your cheques and paying-in slips.

If your full account name and account number aren't correct when a payment reaches us then we'll return the payment to the originator.

If you receive a payment by CHAPS, the money will be available as soon as we receive it. If the transfer is made before 5.40pm on a working day, we should receive it on the same day. In other cases, we'll receive it on the following working day.

Details to receive money from outside the UK

No matter where you are in the world, you can pay money into your account, using the details below:

Send to:	Santander UK
SWIFT/BIC code (Field 57):	ABBYGB2LXXX
Beneficiary name (Field 59):	Your full account name
Beneficiary Account number (Field 59):	Your IBAN (can be found on your statement or via Internet Banking)
Payment reference (Field 70)	Cater Allen

For information on the currencies that Cater Allen accept, please visit caterallen.co.uk

Paying into your Fixed Term Deposit account

Once a Fixed Term Deposit has started, you can't add any more money until the current term has matured. On the day of maturity, you can add to your funds and re-invest for a further term.

The extra money should be transferred to arrive with us on the day that you want to invest it. The payment can be from another account that you have with us or another bank.

Please don't send us cheques for depositing into a Fixed Term Deposit. We can't deposit them and will instead have to return them to you.

Please refer to the Fixed Term Deposit Fact Sheet for full details. Rates and further information can be found on caterallen.co.uk

Further information

If you have any questions or would like more details about ways to pay money into your account, call us on **0800 092 3300**.



Withdrawing money from your account

You can withdraw money from your account in several ways: by phone, through Internet Banking or by post. Please remember that your instructions need to be in accordance with the mandate that you set up on the account.

If you have a Cater Allen Visa debit card you can also withdraw cash from over 1.6 million Visa cash machines around the globe, and pay for goods and services at millions of retail outlets worldwide.

We'll follow your instructions straight away unless we have reason to be suspicious about the nature and/or content of the request. If you send instructions by post, we may call you to check your instructions and security details before we do anything. If we can't reach you by phone we may not complete your request.

You may only withdraw up to the available balance on your account. Please make sure you have enough money available in your account before writing a cheque, using your card, setting up a payment (e.g. a standing order or Direct Debit) or making any other payment or transfer out of your account.

Withdrawal limits

Different accounts have different limits on the number or value of withdrawals allowed, including maximum daily limits. Please visit caterallen.co.uk for specific withdrawal limitations.

Withdrawals by cheque and Banker's Draft

Cheques (in pounds sterling)

You may write cheques in pounds sterling for any amount up to the available balance on your account if you have a chequebook on the account. You should remember to take into consideration any other transactions that may be pending on your account when writing a cheque.

Your cheques are automatically crossed 'Account Payee Only', which gives you additional protection should a cheque you've issued be stolen or altered. This means that your cheques should only be paid into an account in the same name as the payee on the cheque. Please make sure that when you write out a cheque you put the name of the recipient onto the cheque rather than a generic name such as a bank name (e.g. Cater Allen Limited). It is also best practice to include the reference number on the payee line when paying a large organisation. This will help prevent the cheque being deposited and paid into anyone else's account. Please write your cheques clearly and carefully in permanent ink. If you need to make any changes to a cheque after you've written it, please sign next to each change that you make.

Please don't write a future date on a cheque. If a future dated cheque is presented for payment before that date indicated on the cheque, the bank receiving it may choose not to accept it.

labelling="Section-Header">Cancelling a cheque

If you want to cancel a cheque, you can do so by logging into your Internet Banking. If you don't have access to Internet Banking you can phone us on **0800 092 3300**.

We can't cancel a cheque if it has already been paid.

Please keep your chequebook safe. If it's lost, stolen or misused please call us immediately.

labelling="Section-Header">Counter cheque (in pounds sterling)

For an account in pounds sterling which doesn't have a chequebook, please call and we can write a counter cheque (in pounds sterling). If you have a euro or US dollar account we can offer a bankers draft – please see below for more information.

Once we've received your instructions, we aim to post the counter cheque to you on the next working day. When we issue a counter cheque we'll debit the money from your account on the day that we issue it, so you won't earn interest on the money from that point even if the cheque is not cashed for some time. It's your responsibility to make sure that the cheque reaches the payee and we won't be able to tell you when it's cashed.

We don't charge for issuing counter cheques.

labelling="Section-Header">Banker's Drafts in pounds sterling

If you'd like us to issue a Banker's Draft in pounds sterling on your account (whether it's an account in pounds sterling, US dollars or euros) please call us. Where we issue a Banker's Draft on a US dollar or euro currency account we'll use the exchange rate applicable to your account on that day. For details of our exchange rates, which are updated on a daily basis, please go to **caterallen.co.uk** or call us.

When we issue a Banker's Draft we'll take the money from your account on the day that we issue it. That means you won't earn interest on the money from that point, even if the draft isn't cashed for some time. It's your responsibility to make sure that the Banker's Draft reaches the payee. We won't be able to tell you when it's cashed.

If you want to cancel the draft and you still have it in your possession, we'll re-credit the value to your account once we've received the draft back from you and, if relevant, received settlement from the bank it was issued on. We can't cancel a Banker's Draft if you no longer have it, for example if it has been lost, stolen or passed on to the intended recipient.

labelling="Section-Header">Foreign currency drafts – i.e. not in pounds sterling

If you want us to issue a foreign currency draft on your account, please call us and we'll post one to you. These can take up to 7 days, so please make sure that you request it far enough in advance. We'll use our exchange rate applicable to your account. We'll use the relevant rate on the day we issue the foreign currency draft. Please refer to **caterallen.co.uk** for our foreign exchange rates, which are updated on a daily basis.

We take the money from your account on the day we issue the foreign currency draft. That means you won't earn interest on the money from that point even if the draft isn't cashed for some time. It's your responsibility to make sure the draft reaches the payee, we won't be able to tell you when it's cashed.

If you decide not to make a foreign currency draft payment and return it to us, we'll arrange a refund for you taking into account the exchange rate for payments into your account on the day you return it. This rate may be different to the rate used to convert the currency when the draft was drawn. If the rate has changed unfavourably, you may suffer a loss. Or, if the rate has changed favourably, you may gain. We won't re-credit the value to your account until we receive settlement from the bank it was issued on.

If the draft is lost or stolen, we'll try to arrange a refund but may be unable to do so.

labelling="Section-Header">Automated payments/withdrawals

Automated payments are available on certain Cater Allen accounts. Please see your account Fact Sheet to check whether this applies to your account.

Standing orders and Direct Debits will normally leave your account at the beginning of the working day that they're due. Therefore, you should make sure there's enough money in your account the day before the payment is due, or your payment may not be sent.

labelling="Section-Header">Standing orders

You can set up standing orders in Internet Banking or you can download and complete the 'Standing order Mandate' form from **caterallen.co.uk** and post this to us at **Cater Allen Operations, Sunderland, SR43 4FB**. Please make sure you allow enough time when you set up any standing orders. For payment cut-off times, please visit **caterallen.co.uk** or check the Terms and Conditions. Alternatively, you can call us.

You can cancel a standing order through Internet Banking, by phone or in writing. You can do this at any time up to 4pm on the working day before it's due to be debited.

Unfortunately, once a standing order has left your account, we can't recall it, so please make sure that your transaction is correct when you set it up.

labelling="Section-Header">Direct Debits

For Direct Debits, the payee (the company or organisation taking the payment from your account) will normally provide you with a mandate form. Simply complete this form and return it to them. They'll then arrange with us for your account to be debited with the correct amount on the appropriate date.

We're part of the Direct Debit Scheme, which protects you and your money through the Direct Debit Guarantee. This Guarantee is operated by all banks and building societies that take part in the Direct Debit Scheme.

The Direct Debit Guarantee:

If the amounts to be paid by Direct Debit or the payment dates change, the organisation collecting the payment will notify you normally 10 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by the organisation collecting the payment, or by us, you're guaranteed a full and immediate refund of the amount paid.

You may cancel a Direct Debit that you no longer need via Internet Banking, telephone or in writing. You can do this at any time up to 4pm on the working day before it is due to be debited. You should also advise the payee. You may also cancel a Direct Debit by only telling the payee and not telling us, but they'll need longer to cancel it.

For more information about Direct Debits, please visit caterallen.co.uk/support/direct-debits

Faster payments

Faster payments can be made from your account. They'll be sent by electronic transfer as soon as your instruction is received, they'll normally be available in the recipient's account within 2 hours. There may be a delay in processing your payment while fraud prevention checks take place.

You can set up faster payments in Internet Banking, by calling us or by writing to us.

CHAPS and SWIFT withdrawals

Same-day clearance withdrawals can be made by CHAPS (for payments in pounds sterling within the UK only). For SWIFT withdrawals, timescales can vary. Please refer to the Terms and Conditions for your account. Please refer to the Banking Tariff for any applicable charges.

You can set these up by writing to us at:

**Cater Allen Operations
Sunderland
SR43 4FB**

You can also instruct these payments using Internet Banking or by calling our Client Team. Please make sure you have your PAC (Personal Access Code) to hand if you're calling us to set up these payments.

As part of our security procedures we may need to confirm your instructions. If this is the case we'll call you. If we can't get hold of you to confirm the instructions, we may not complete your transfer. For this reason, please make sure we have the correct phone number to contact you on.

Withdrawals from notice accounts

Withdrawals may be made from notice accounts in the following ways, provided that the account remains in credit:

- o You can make as many withdrawals as you like free of charge, provided you give us 30 or 35 calendar days' notice (depending on the product you have) ending on a working day, for each individual withdrawal.
- o You can make as many no-notice withdrawals as you like. You'll be charged the equivalent of 30 or 35 calendar days' interest on the amount withdrawn for each of these withdrawals.
- o We won't accept standing orders or Direct Debits to withdraw money from these accounts.
- o You must provide us with separate instructions each time you want to make a withdrawal.

Withdrawals from Fixed Term Deposit accounts

Once a Fixed Term Deposit has started you can't withdraw any money from it or close it. You must wait until it has matured.

Please refer to the Fixed Term Deposit Fact Sheet for full details.

Further information

If you have any questions about ways to withdraw money from your account, please call our Client Team on **0800 092 3300**.



Changing your details

Changing your name or contact details

All signatories and authorised users on any account need to let us know, as soon as possible, when any of the following details change:

- Name
- Address
- Telephone number
- Email address
- If any of the authorised users' details have changed
- If any of the authorised users have left the company (Non-Personal Accounts only).

You can let us know about contact detail changes via Internet Banking or by calling our Client Team on **0800 092 3300**.

If you change your name, we can accept notification of the change of name in writing by letter or by completing our Change of Details Form.

We also need proof of the name change if:

- A signatory or authorised user has changed their name due to marriage or civil partnership. If this happens, they must provide us with their Marriage Certificate or Civil Partnership Certificate.
- A signatory or authorised user has changed back to their maiden name after divorce or civil partnership dissolution. If this happens, they must provide us with their Decree Absolute or final order of dissolution of civil partnership.
- A signatory or authorised user has changed their name by Deed Poll. If this happens they must provide us with their Change of Name Certificate.

If, at any time, we find that we don't hold the correct details for you, we may have to make your account dormant to protect both you and us.

From time to time, therefore, we might ask you to provide up-to-date copies of your ID.

In Internet Banking you can see and update the primary name and address details we have for you.

Adding or removing authorised users on an account – Non-Personal Accounts only

You can change the users on an account by completing the relevant 'Renewal Mandate Form'. This must be completed by everyone you want to be a user on the account.

The renewal mandate is your authorisation for the adding or removal of any user and will supersede the original account application mandate.

Change in circumstances

If your personal or business circumstances change or you need extra support, please contact us on **0800 092 3300**. We're here to support you whether you need help when you're speaking to us on the phone, or if you have questions after you've had a communication from us. Our communications can be made available in large print, braille and audio CD.

Changing your Internet Banking log in details

You can amend your log in details by logging into your Internet Banking and following the steps outlined.

Changing your Personal Access Code (PAC)

Log into Internet Banking with your existing credentials, and follow the options to change your PAC. You'll be asked to enter your current PAC in full, followed by your new PAC, then enter your new PAC for a second time to confirm it.

You'll then be sent an OTP to your registered mobile number.

Further information

If you have any questions or concerns about your details or the security arrangements on your account, please call us.

Interest and charges

Interest is calculated daily and paid monthly, on the last day of the month.

Interest on your account

Please refer to your account Fact Sheet, your latest statement or our website caterallen.co.uk/support/interest-rates for the interest rate on your account.

You can choose to have your interest paid away to another UK bank or building society. Please call us if you'd like to set this up on your account.

Tax on interest

We pay interest without taking off income tax. This is known as 'gross' and the interest rate we give you reflects this.

Banking charges

Certain transactions will incur charges. Please refer to the Fact Sheet for your account and the Banking Tariff for further details.



Your banking relationship with us

Making a complaint

Please see the 'A guide to our complaints procedure' document for information on how to make a complaint. You can find this on caterallen.co.uk

Financial Services Compensation Scheme

Cater Allen Limited holds its own banking licence and is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority. We're covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit. For joint accounts, each account holder is treated as having a claim in respect of their share so, for a joint account held by 2 eligible depositors, the maximum amount that could be claimed would be the current FSCS limit each. The current FSCS limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please contact us, refer to FSCS.org.uk or call the FSCS on **0800 678 1100**. Only compensation related queries should be directed to the FSCS.

Because Cater Allen holds its own banking licence, your deposits with us are regarded for the purposes of FSCS cover as being distinct from any deposits you may hold with Santander UK plc. You're therefore afforded up to the current FSCS limit cover as a combined amount across your Cater Allen accounts, and up to the current FSCS limit as a combined amount across any Santander UK plc accounts you have.

Closing a Cater Allen account

If your account is 'one to sign' for instructions, you can log into Internet Banking to close your account. Alternatively, call us on **0800 092 3300**.

If your account is '2 or more to sign', then you'll need to provide a written instruction to us at the address on page 20. Please confirm the account you want to close, along with what you'd like us to do with any remaining balance.

Confirm your address and sign the instruction in accordance with your account mandate.

We'll write to you once the account is closed with a final statement. Once you receive this, please destroy any chequebooks and cards. For security reasons please don't send cards, chequebooks or paying-in books through the post with your request. Please make sure that you cut through the chip when destroying any cards.

Changing your mind about your new account

We hope you'll be satisfied with your new account with us. If, however, you change your mind for any reason, you have 14 days to cancel any account. This is in accordance with the FCA Banking Conduct of Business rules.

So, if you tell us within 14 days of receiving this welcome pack that you want to cancel your new account, we'll close it and return your deposit with any interest it has earned.

Contact us

Client Team

You can call our Client Team on **0800 092 3300** or **+44 114 228 2407**
from outside the UK.

Please visit **caterallen.co.uk** for information on our opening hours.

Or you can write to:

Cater Allen Operations
Sunderland
SR43 4FB







Cater Allen Private Bank 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, contact us on 0800 092 3300. If you're 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.

Cater Allen Private Bank is the name used for banking services provided by Cater Allen Limited. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN. Registered in England and Wales number 383032. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our Financial Services Register number is 178737. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Cater Allen Limited is part of the Santander group. Cater Allen and the flame logo are registered trademarks. Calls may be recorded or monitored. Telephone 0800 092 3300. www.caterallen.co.uk

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