

Specialist Banking for over 200 years





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OUR HISTORY

Cater Allen Private Bank has a long and respected financial history dating back over 200 years to 1816, the year after the Battle of Waterloo.

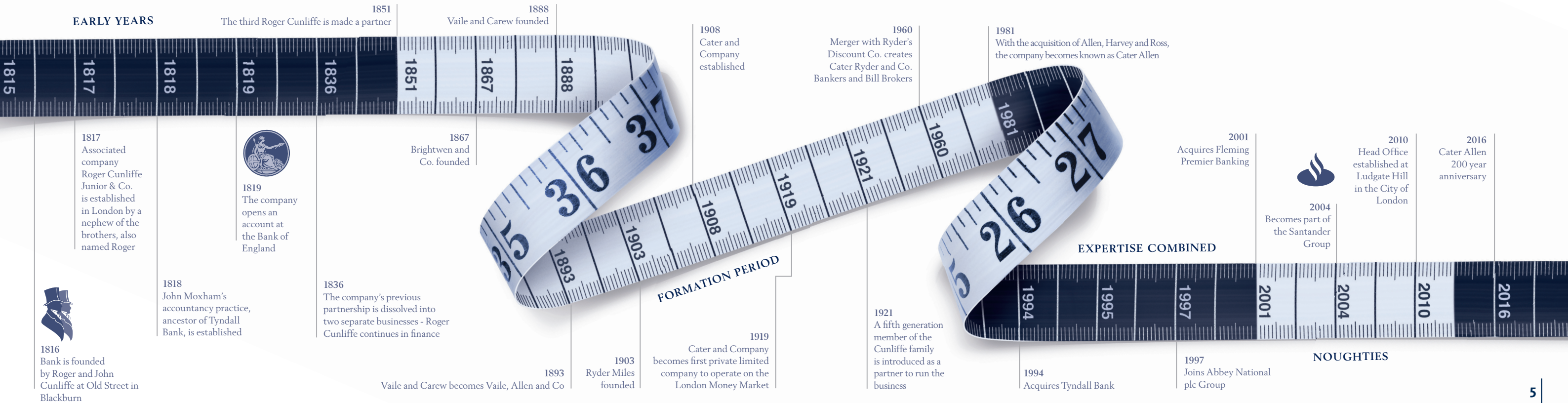
It was founded and led through the 1800s by the Cunliffe family, during a period in history when Britain was establishing itself as the de facto centre of the world's trade and finance markets.

The twentieth century ushered in many changes to the bank. It was the first private limited company to operate on the London Money Market in 1919 and a period of mergers and acquisitions followed which served to build the amalgamation of companies that in 1981 would become known as Cater Allen.

Throughout the 1980s Cater Allen was predominately a wholesale bank, however during this dynamic decade its private banking division was also growing. In 1994, it doubled in size with the acquisition of Tyndall Bank. Joining the Abbey group plc in 1997, Cater Allen went on to consolidate its service proposition with the acquisition of Fleming Premier Banking in 2001, a highly respected telephone banking business.

In 2004 Cater Allen Limited, along with the rest of the Abbey group of companies, was acquired by Banco Santander and became part of the Santander Group, one of the largest banks in the world.

Today, after 200 years of service, Cater Allen Private Bank continues the traditions of its forbearers, putting the timeless values of courtesy and personal service into an efficient, contemporary context.



What you can expect

- ✓ A professional, friendly approach where we treat you as an individual.
- ✓ **Specialist bank accounts** to suit your particular needs.
- ✓ Continued support from our **UK-based Client Team**.
- ✓ Knowledgeable staff who take ownership as they progress your enquiries.
- ✓ Advice from one individual agent on both personal and business banking queries.
- ✓ **Uncomplicated banking solutions** now, and in the future.

Structure, Strength & Security

Cater Allen Private Bank is a wholly owned subsidiary of Santander UK plc.

Cater Allen Limited 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) with each eligible depositor covered up to the current FSCS limit as a combined amount across their Cater Allen accounts, including their share of any joint accounts. As Cater Allen holds its own banking license, a client's deposits with Cater Allen are regarded for the purposes of FSCS cover as being distinct from any deposits they may hold with Santander UK plc.

OUR SPECIALIST AREAS OF EXPERTISE

- **Personal Banking**
Simple, professional banking with multi-currency options.
- **Business Banking**
Uncomplicated accounts for limited companies, contractors and partnerships.
- **Trust Banking**
A range of solutions for Trusts specifically to fulfil the requirements of Trustees and meet the needs of Beneficiaries.
- **Pension Scheme Banking**
Ideal for supporting Pension clients and Pension Intermediaries in dedicated banking for Self Invested Personal Pensions (SIPP) or Small Self Administered Schemes (SSAS), whether that be instant access, short-term savings or Fixed Term Deposits.
- **Executors and Personal Representatives Banking**
Specialist accounts for professional deputies who manage the financial affairs of clients who do not have the capacity to make decisions themselves.
- **Society, Club, Association and Charity Banking**
A range of solutions to support Society, Club, Association and Charity clients.



CHOOSING AN ACCOUNT

Why we appeal to both personal and business clients

Over the years, our reputation for excellent service and uncomplicated banking solutions has helped us attract both personal and business clients. Meanwhile, our **specialist accounts** for charities, pension scheme administrators/trustees and trusts have appealed to many organisations.

Personal clients appreciate our service because we ensure we treat you as individuals who, quite rightly, want to make your money work for you. Similarly, our business clients, representing all sectors and professions, are looking for good returns.

At Cater Allen we:

- make it easy and convenient to deal with us, whether you're in the UK or abroad;
- ensure you always speak to UK-based advisers who are responsive and efficient;
- give you access to your banking at all hours of the day. If you are unable to call our Client Team, you can call ServiceLine, our automated Telephone Banking Service. Alternatively you can use our Internet Banking Service;
- provide a secure and convenient environment for you to access your account information via our Internet Banking Service;
- provide multi-currency options in sterling, euro and US dollars.

Accounts at a glance

We have a range of accounts to suit different circumstances. They reflect the aspects that our clients find important – easy access, flexibility and multi-currency options. You can apply for any of our accounts via your Accountant or Financial Adviser. If you want to apply for an account and don't have a Professional Adviser, please call us on 0800 092 3300.

Our Personal Accounts*

Private Bank Account

Available to clients who are able to hold a minimum of £100,000 with us, offering a chequebook and Visa Debit Card with support from our UK-based client support team.

Sterling Bank Account

High transaction current account offering chequebook and Visa Debit Card. Can be linked to the Euro and US Dollar Bank Accounts.

Euro Bank Account

Euro currency current account with euro Visa Debit Card. Can be linked to the Sterling Bank Account.

US Dollar Bank Account

US dollar currency current account with US dollar Visa Debit Card. Can be linked to the Sterling Bank Account.

Cash Hub Account

An innovative transactional cash account designed to sit at the heart of a client's portfolio, facilitating the collection of monies from maturities, disinvestments and dividends. Cash paid into the account can then be assigned to new opportunities. The account can be used to facilitate the seamless and transparent payment of advice fees, in line with the agreement and fees schedule agreed between you and your Adviser.

Investment Account

An instant access account with full banking facilities, allowing up to 20 day-to-day transactions a month without incurring a transaction fee.

Sovereign 30 Account

An account that offers an enhanced rate of interest on savings providing that 30 days' notice can be given for each intended withdrawal. One penalty-free withdrawal per annum of up to £2,500 is also permitted providing the account balance is over £5,000 at the time of withdrawal. Interest is paid on balances of £5,000 and over.

Term Deposits

Fixed Term Deposit accounts are available for periods from 3 months to 3 years. Interest rates are fixed at the outset and interest is paid at maturity. Please note that no withdrawals/closures are permitted during the fixed term.

* All of our Personal accounts can be held jointly by up to four people, except for the Cash Hub Account which can be held by up to two people.

Our Non-Personal Accounts for Business and Organisational Clients

Reserve Account

A current account for businesses that is available to be held in sterling, euro or US dollars with instant transfers between linked accounts. The account allows up to 30 day-to-day transactions per calendar month without incurring a transaction fee.

Reserve Account for Charities

A current account for charities that is available to be held in sterling, allowing up to 30 day-to-day transactions per calendar month without incurring a transaction fee.

Reserve Account for Pensions

An instant-access bank account designed to hold pension cash funds. Available to be held in sterling, euros or US dollars, with instant transfers between linked accounts and up to 30 day-to-day transactions per calendar month without incurring a transaction fee.

Reserve Account for Trusts

A specialist current account for trusts that is available to be held in sterling, allowing up to 30 day-to-day transactions per calendar month without incurring a transaction fee.

Investment SIPP Account

A Self Invested Personal Pension (SIPP) account where control is given to the Pensioner Trustee who manages the customers personal pension assets.

Asset 30 Account

An account that offers an enhanced rate of interest on savings providing that 30 days' notice can be given for each intended withdrawal. One penalty-free withdrawal per annum of up to £2,500 is also permitted providing the balance is over £5,000 at the time of withdrawal . Interest is paid on balances of £5,000 and over.

Term Deposits

Fixed Term Deposit accounts are available for periods from 3 months to 3 years. Interest rates are fixed at the outset and interest is paid at maturity.

For more information on any of our accounts, please visit **www.caterallen.co.uk** to view the individual account Fact Sheets, or call us on **0800 092 3300**.

OVERVIEW OF OUR ACCOUNTS

You can deposit additional funds into your Account electronically (e.g. by Standing Order from another account) or by sending us cheques using our pre-paid envelopes.

| | Minimum opening balance | Currencies available | Cheque book | Postal paying in book | Visa Debit Card | Available as Pension account |
|--------------------------------|--------------------------|----------------------|-------------|-----------------------|-----------------|------------------------------|
| Private Bank Account | £5,000* | £ | ✓ | ✓ | ✓ | |
| Sterling Bank Account | £5,000 | £ | ✓ | ✓ | ✓ | |
| Euro Bank Account** | EUR equivalent of £5,000 | € | | | ✓ | |
| US Dollar Bank Account** | USD equivalent of £5,000 | \$ | | | ✓ | |
| Cash Hub Account | £2,500 | £ | ✓ | ✓ | ✓ | |
| Sovereign 30 Account | £5,000 | £ | | | ✓ | Yes, SIPP only |
| Investment Account | £5,000 | £ | ✓ | ✓ | ✓ | |
| Reserve Account** | £5,000 | £, €, \$ | ✓ | ✓ | ✓ | |
| Reserve Account for Charities | £5,000 | £ | | ✓ | | |
| Reserve Account for Pensions** | £5,000 | £, €, \$ | ✓ | ✓ | | Yes, SSAS only |
| Investment SIPP Account | | £ | | ✓ | | Yes, SIPP only |
| Reserve Account for Trusts | £5,000 | £ | ✓ | ✓ | | |
| Asset 30 Account | £5,000 | £ | | ✓ | | Yes, SSAS only |
| Term Deposit Accounts | £50,000 | £ | | | | Yes |


* it is only available to clients who are able to hold a minimum £100,000 with Cater Allen Private Bank, across savings and/or structured products. The minimum opening deposit is £5,000 per account. No interest is paid on accounts with balances below £100,000 (please note that the total deposits across all accounts needs to be a minimum of £100,000).

** Please note that our foreign currency accounts have an interest rate of 0%. For more information visit www.caterallen.co.uk/interest-rates.

CONTACT US


If you are interested in opening a Cater Allen account you can speak to your Professional Adviser, or alternatively contact our Customer Engagement Team to find out more about the products and services we offer.

You can call our Customer Engagement Team on:

 **0800 032 7095**
+44 (0) 151 932 4089 from outside the UK, where normal international call charges will apply.

Lines are open from 9.00am to 5.00pm Monday to Friday.

If you have any product enquiries outside of these hours please contact our dedicated Client Service Team on:

 **0800 092 3300**
+44 (0) 114 228 2407 from outside the UK, where normal international call charges will apply.

Lines are open:

7.00am to 9.00pm Monday to Saturday
8.00am to 9.00pm on a Sunday

Or you can write to us at:

 Client Team
Cater Allen Private Bank
Santander House
9 Nelson Street
Bradford BD1 5AN

Calls may be recorded or monitored. Please be aware that Cater Allen do not offer financial advice.





Cater Allen Private Bank 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 contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://ngts.org.uk/>

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 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. 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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