

Account transfer service guide

Switching your account to us

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

The time to complete the transfer process can vary and will depend on how quickly your old bank responds to us. We don't currently take part in the Current Account Switch Service (CASS). This means that the Switch Guarantee and other automated payment transfers and redirections won't apply, but we'll make sure that your Direct Debits, standing orders and bill payments are transferred to your new account as quickly as possible and support you along the way.

We hope this guide answers any questions you may have. If you need any further help, please call our Client Team on **0800 092 3300**.

Current account switch

As your new current account provider we offer the following assurance:

- The service is free and you can choose and agree your switch date with us.
- We'll take care of moving all your payments going out for example, Direct Debits and standing orders.
- If you've money in your old account, we'll transfer it to your new account on your switch date.
- If there're any issues in making the switch, we'll contact you before your switch date.
- Sometimes things can go wrong. If it's our fault, we'll refund any interest and charges made on our accounts.

Before we can start your switch, you'll need to fill in a transfer authorisation form, giving us:

- Your old account sort code and account number
- Your Cater Allen sort code and account number
- Agreement from your old bank that they'll stop accepting Direct Debits and incoming credit transfers on a date specified and agreed with you
- Agreement from your old bank that they'll cancel standing orders on a date specified and agreed with you
- A request from you for your old bank to transfer any positive balance to your new Cater Allen account on a date specified and agreed with you
- Agreement from your old bank that they will close your old account on a date specified and agreed with you, if you would like to do so.

The information required during the process:

- A list of all standing orders and Direct Debit instructions held by your old bank.

The switch process in detail

Starting your switch	Switch start date	Transfer	Completion
<p>You choose when your switch starts. This can be up to 60 days in the future.</p> <p>Fill in the transfer authorisation form. This gives us authorisation to start the switch process. We'll send a copy of this form to your old bank as quickly as possible.</p>	<p>On your chosen switch start date, we'll ask your old bank for a list of your payments for example, standing orders and Direct Debits.</p> <p>When we receive details of your existing payment arrangements from your old bank, we'll write to you to confirm which standing orders and Direct Debits should continue.</p>	<p>We'll set up the payments on your Cater Allen Account, and we'll tell the companies you pay by Direct Debit to collect future payments from your new account.</p> <p>You'll need to contact anybody else who regularly sends payments to you (such as pension, savings or investment income) and tell them your new account details if you want these payments into your new account.</p> <p>You'll receive your cards and PINs as well as your Internet Banking registration details, if you've requested them.</p>	<p>Your switch is complete.</p> <p>Any positive balance on your old account will be transferred to your Cater Allen Account by your old bank.</p> <p>Having checked that all payments and/or credits have been set up correctly, we'll send you a letter to confirm what we've done.</p> <p>If requested, your old bank or building society account will be closed.</p>

Avoiding any fees

It's a good idea to have enough money in your existing account and your new account to cover your usual payments while we complete your switch to us.

Frequently asked questions

◦ **Can I switch my current account if I'm overdrawn?**

No, your account will need to be in credit.

◦ **When will the money in my old account be transferred to my new account?**

You'll be able to access the funds in your old account up to your switch date when they'll be transferred to your new account.

◦ **Will switching my current account affect my credit rating?**

No, providing you repay any outstanding overdraft(s) on your previous account(s) as required by your old bank or building society. If there's any problem with payments as part of the switching process, we'll correct them and make sure your credit rating isn't affected.

◦ **How do I make a complaint about my switch?**

If you're not happy with the switching service we're providing, please refer to our 'A guide to our complaints procedure' document. This gives information on how we deal with complaints and your right to make a complaint to the Financial Ombudsman Service. This is available in the complaints section of our website, or by phoning our Client Team on **0800 092 3300**.

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 are deaf, have hearing loss or speech loss, please use Relay UK at [relayuk.bt.com](https://www.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. Registered 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