

Specialist Banking for over 200 years







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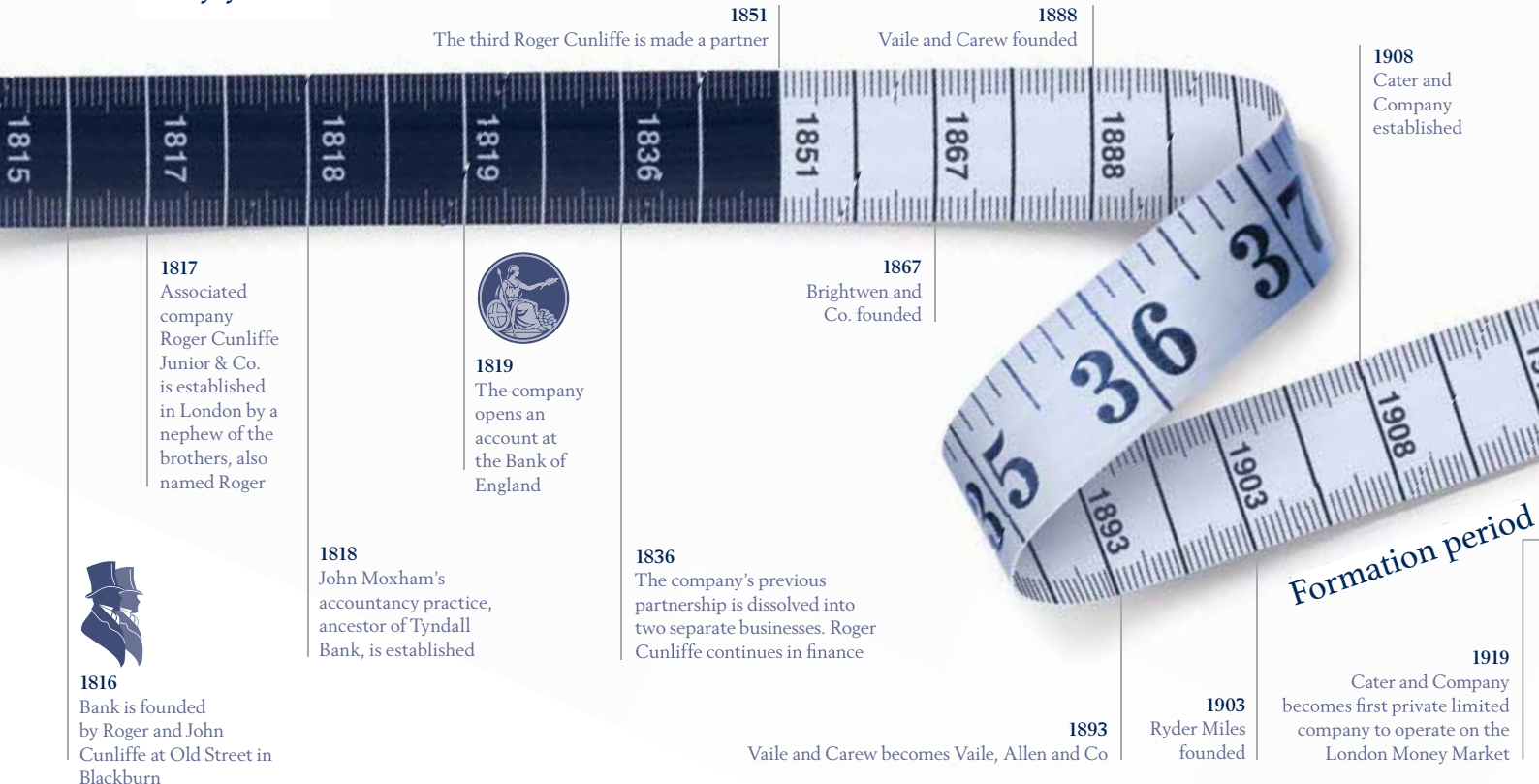
Our history

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 this period, 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. A period of mergers and acquisitions followed, which built the bank we know today. In 1981, the company becomes known as Cater Allen.

Early years



During the 1980s Cater Allen was mostly a wholesale bank, but its private banking division was growing. In 1994, it doubled in size with the acquisition of Tyndall Bank. It then joined the Abbey group plc in 1997, and went on to consolidate with the acquisition of Fleming Premier Banking in 2001.

Banco Santander acquires Cater Allen and the rest of the Abbey Group in 2004. It's now part of the Santander Group, one of the largest banks in the world.

Today, after 200 years of service, Cater Allen keeps the traditions of its forbearers. It focuses on working with professional advisers and providing day to day banking and savings accounts to personal, business and specialist banking clients.

Expertise combined

1960
Merger with Ryder's Discount Co. creates Cater Ryder and Co. Bankers and Bill Brokers

1981
With the acquisition of Allen, Harvey and Ross, the company becomes known as Cater Allen

1921
A fifth generation member of the Cunliffe family is introduced as a partner to run the business

1994
Acquires Tyndall Bank

2001
Acquires Fleming Premier Banking

2004
Becomes part of the Santander Group



2010
Head Office established at Ludgate Hill in the City of London

2016
Cater Allen 200 year anniversary

1997
Joins Abbey National plc Group

What can you expect from us?

- ✓ A professional, friendly approach where we treat you as an individual.
- ✓ **Specialist bank accounts** to suit your needs.
- ✓ Continued support from our **UK-based client team**.
- ✓ Knowledgeable staff who look after your enquiries.
- ✓ **Simple banking solutions** now, and in the future.

Structure, strength and 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 your Cater Allen accounts, including your share of any joint accounts. As Cater Allen holds its own banking license, your deposits with Cater Allen are regarded for the purposes of FSCS cover as being distinct from any deposits you may hold with Santander UK plc.

Our specialist areas of expertise

- **Personal banking**

Simple, professional banking with multi-currency options.

- **Business banking**

Simple accounts for limited companies, contractors and partnerships.

- **Trust banking**

A range of solutions for trusts which are designed for trustees and beneficiaries.

- **Pension scheme banking**

Instant access and savings accounts for Self Invested Personal Pensions (SIPP) or Small Self Administered Schemes (SSAS) to support pension clients and pension intermediaries.

- **Executors and personal representatives banking**

Specialist accounts for professional deputies who manage the financial affairs of clients who don't have the capacity to make decisions themselves.

- **Charity banking**

A range of solutions to support charity clients.



Choosing an account

Why our personal and business clients like us

Over the years, we've built a strong reputation for excellent service and simple banking solutions. Personal clients like our service because we treat them as individuals. We also focus on making their money work for them. Meanwhile, our **specialist accounts** for trusts, pension scheme administrators/trustees and charities appeal to many organisations.

How can we help you?

- You'll always speak to UK-based advisers. They make it easy for you to bank with us, whether you're in the UK or abroad.
- You'll get quick and easy access to your accounts. By phone, post or online. You can use our Internet Banking service 24 hours a day, 7 days a week.
- You can choose from multi-currency options, including pounds sterling, euros and US dollars.

Accounts that cover your needs

Our range of accounts include the features that our clients find important. This could be easy-access, flexibility or multi-currency options.

Before you apply for an account, look at the important information that's in the account fact sheet. You can see these on our website, caterallen.co.uk

Our personal accounts

All personal accounts hold up to 4 account holders. Apart from our Cash Hub Account which hold 2.

Private Bank Account

High transaction current account offering a chequebook and Visa Debit card.

Euro Bank Account

Euro currency current account with a euro Visa Debit card.

US Dollar Bank Account

US dollar currency current account with a US dollar Visa Debit card.

Cash Hub Account

An innovative current account, offering collection of funds from maturities, disinvestments, and dividends. You get transparent payment of advice fees to your professional adviser and a seamless fee payment to a schedule agreed by all parties.

Personal Notice 35 Account

An account offering an enhanced rate of interest on savings, as long as you give 35 days' notice for any withdrawal.

Fixed Term Deposit

A fixed term savings account with a guaranteed rate of interest for the full term of the account.

Our non-personal accounts

Reserve Account

A current account for businesses that's available in pounds sterling, euro or US dollars. You'll also get instant transfers between linked accounts. You can make up to 30 everyday debit transactions per calendar month without getting a transaction fee.

Reserve Account for Charities

A current account for charities that's available in pounds sterling. You can make up to 30 everyday debit transactions per calendar month without getting a transaction fee.

Reserve Account for Pensions

An instant-access bank account designed to hold pension cash funds. Available in pounds sterling, euros or US dollars, with instant transfers between linked accounts. You can make up to 30 everyday debit transactions per calendar month without getting a transaction fee.

Reserve Account for Trusts

A specialist current account for trusts that's available in pounds sterling. You can make up to 30 everyday debit transactions per calendar month without getting a transaction fee.

Investment SIPP Account

A SIPP account where control is given to the Pensioner Trustee. This means they can manage the customers personal pension assets.

Business Notice 35 Account

An account offering an enhanced rate of interest on savings, as long as you give 35 days' notice for any withdrawal.

Pension Notice 30 Account

A savings account for pension customers, offering an enhanced rate of interest as long as you give 30 days' notice for any withdrawal.

Fixed Term Deposit

A fixed term savings account with a guaranteed rate of interest for the full term of the account.

For more information on our accounts, visit caterallen.co.uk

Overview of our accounts

	Currencies available	Cheque book	Postal paying in book for cheques	Visa Debit card	Available as a pension account
Private Bank Account	£	✓	✓	✓	
Euro Bank Account*	€			✓	
US Dollar Bank Account*	\$			✓	
Cash Hub Account	£	✓	✓	✓	
Personal Notice 35 Account	£		✓		
Reserve Account*	£, €, \$	✓	✓	✓	SIPP and SSAS
Reserve Account for Charities	£		✓		
Investment SIPP Account	£		✓		Yes, SIPP only
Reserve Account for Trusts	£	✓	✓		
Business Notice 35 Account	£		✓		
Pension Notice 30 Account	£		✓		SIPP and SSAS
Fixed Term Deposit**	£				SIPP and SSAS

* Our foreign currency accounts have an interest rate of 0%. For more information visit caterallen.co.uk/interest-rates.

** Please see the Fixed Term Deposit Fact Sheet for the minimum opening deposit required. Accounts are available to personal, business, executors and personal representatives, pensions and trusts. For more information visit caterallen.co.uk/accounts/fixed-term-deposit-account.



Contact us



If you're interested in opening a Cater Allen account please visit **caterallen.co.uk**



Or call our Contact Centre on **0800 092 3300**.

Visit **caterallen.co.uk** for information on our Contact Centre opening hours.

Please be aware that Cater Allen don't offer financial advice.



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.

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