



The private bank you deserve

Cater Allen Private Bank is a specialist bank in the UK. We have achieved this position by delivering our traditional values of courtesy, convenience and personal service in an efficient, contemporary context. At Cater Allen we work with both IFAs and clients, offering a full range of products from accounts for businesses, individuals and charities to term deposits for periods starting at a week, and a suite of structured products.

Our specialist UK-based customer service team is rated exceptionally highly by advisers and by our customers, who appreciate having friendly, expert support immediately available at the end of the phone. And for those who want to bank online, we offer a full internet banking service where all accounts can be viewed on one page.

Cater Allen operates under its own banking licence, and is covered by the Financial Services Compensation Scheme under this licence.

Together with Abbey Sharedealing we make up Santander Private Banking UK, which is a part of Santander Private Banking Global Division. This in turn is a part of the Santander Group, one of the world's most successful banks. We have the same business model as the Santander Group, and share many of their operating processes.

We're part of the Santander Group

The Santander Group is one of the most successful banks in the world. Its success comes from being close to its customers, from its focus on retail banking and from its prudent approach to lending.

- Their core capital ratio of 8.6% is more than two points higher than at the start of the global financial crisis¹
- Santander Group profit for 2009 increased on 2008, at €8.943 billion¹
- They are one of the top three banks in the world by profit, for the second year in a row²
- They were named 'Best Bank in the World 2009' by prestigious magazine The Banker.³

Agency Rating Name	Download Report	Ratings Awarded
Fitch	July 2009	AA
Standard & Poor's	April 2009	AA
Moody's	July 2009	Aa2

All Cater Allen deposits are fully and unconditionally guaranteed by Santander UK plc.

Together we are committed to building a secure future for our customers, and to helping you make the most of your money.

1 Source: Santander group research (Feb 2010). 2 Source: Forbes.com global 2009, (April 2009), profits compared in US Dollars. 3 Source: The Banker Magazine (Nov 2009). 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 and regulated by the Financial Services Authority, except in respect of its consumer credit products for which Cater Allen Limited is licensed and regulated by the Office of Fair Trading. FSA registration number 178737. Cater Allen Limited is part of the Santander Group. Cater Allen and the flame logo are registered trademarks. All deposits held with Cater Allen Private Bank are fully and unconditionally guaranteed by Santander UK plc. Calls may be recorded or monitored. www.caterallen.co.uk. Telephone 0800 092 3300.