

GUIDE TO
OPERATING
YOUR ACCOUNT



Cater Allen
PRIVATE BANK



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Welcome

We are delighted that you have 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.

As one of the leading specialist banks in the UK, we aim to provide you not only with a highly personal service, but also with innovative accounts that meet your needs, both now and in the future. This guide highlights the things you need to know about managing and operating your account(s). We hope you find it useful.

If you change your mind

We hope that you will be satisfied with your account(s). You do however have 14 days in which to cancel the account(s) if you should change your mind (except for a fixed-rate Term Deposit). In accordance with the Financial Services Authority (FSA) Banking Conduct of Business (BCOBs), if you notify us within 14 days of receipt of this welcome pack that you wish to cancel, we will close the account(s) and return your deposit with any interest it has earned.

Our accounts

We offer a range of accounts to suit different circumstances. They reflect the aspects that our customers find important – easy access, flexibility and attractive rates of return. You can mix and match our accounts to suit your requirements.

Personal accounts

- **Private Bank Account (sterling only)**
Our flagship account for High Net Worth Individuals, offering bespoke levels of service from a dedicated Private Bank Account Team and generous tiered rates of interest. It also offers a chequebook, VISA Deferred-Debit Card and pre-approval to apply for an American Express® Platinum Charge Card.
- **Prestige Bank Account (sterling only)**
High transaction level account offering full banking facilities and exclusive access to apply for an American Express® Gold Card.
- **Sterling Bank Account**
High transaction level current account offering chequebook and VISA Deferred-Debit Card. Can be linked to the Euro Bank Account and the US Dollar Bank Account.
- **Euro Bank Account**
Euro currency current account with euro VISA Deferred-Debit Card. Can be linked to the Sterling Bank Account or US Dollar Bank Account.
- **US Dollar Bank Account**
US dollar currency current account with US dollar VISA Deferred-Debit Card. Can be linked to the Sterling Bank Account or Euro Bank Account.
- **Investment Account (sterling only)**
Low transaction level current account offering chequebook and VISA Deferred-Debit Card.
- **Sovereign 30 Account (sterling only)**
30 day notice savings account.

- **Personal Notice Account 95 (sterling only)**
95 day notice savings account.
- **Fixed Rate Cash ISA (sterling only)**
12 month deposit allowing you to take advantage of your annual tax free cash ISA allowance.
- **Term Deposits**
Savings accounts of fixed terms at fixed interest rates. Available in sterling, euro and US dollars.
- **Base Rate Tracker Term Deposit (sterling only)**
A term deposit with a variable rate of interest which tracks any movement in the Bank of England Base Rate.

Up to four people may hold and operate a Personal Account in joint names (except on Fixed Rate Cash ISA's which are restricted to sole names only). If you are considering converting your account to joint status please call our Client Team on 0800 092 3300.

Please note that our Personal Terms and Conditions apply to all of these accounts. You can find more detailed information on our website at www.caterallen.co.uk, by phoning our Client Team or in the Account Fact Sheets.

Non-personal accounts for business and organisational clients

- **Reserve Account**
(available in sterling, US dollar or euro)
Low transaction level current accounts offering sterling chequebook (on sterling accounts only) and sterling/US dollar/euro VISA Deferred-Debit Card as appropriate.
- **Reserve Account for Trusts (sterling only)**
Low transaction level current account with chequebook.

- **Reserve Account for Pensions (sterling only)**
Low transaction level current account with chequebook.
- **Reserve Account for Charities (sterling only)**
Low transaction level current account with chequebook.
- **Corporate Account (sterling only)**
High transaction level current account offering chequebook and VISA Deferred-Debit Card.
- **Asset 30 Account (sterling only)**
30 day notice savings account.
- **Business Notice Account 95 (sterling only)**
95 day notice savings account.
- **Term Deposits**
Savings accounts of fixed terms at fixed interest rates. Available in sterling, euro and US dollars.
- **Base Rate Tracker Term Deposit (sterling only)**
A term deposit with a variable rate of interest which tracks any movement in the Bank of England Base Rate.

More details about each type of Non-Personal account can be found in the Account Fact Sheets and, in the Non-Personal Terms and Conditions which are available on our website at www.caterallen.co.uk, or by phoning our Client Team on 0800 092 3300.

Opening additional accounts

If you want to know more about our other accounts or wish to open a new account, please call us on 0800 092 3300.

We will give you the information you require and send you the appropriate application forms. Alternatively

you can visit www.caterallen.co.uk to read and download all of the appropriate information and application forms.

Managing your accounts

We make it as simple as possible for you to operate your accounts. You can manage all your accounts and communications via the telephone, post and online. To operate your account you will need to know your account number(s), your Personal Access Code and your personal Customer Number.

Your account and customer numbers

Personal customers

You'll find your account number for your new account on your covering letter. We'll also issue a 10-digit Customer Number that is personal to you. If there are any other signatories on your account, they will be issued with their own individual Customer Number.

We will also issue an individual 6 digit Personal Access Code (PAC) to each person who is listed as a joint signatory on the account. Your PAC is personal to you and will be valid for all accounts that you hold with us.

Non-personal customers

You'll find your account number for your new non-personal account on your covering letter that accompanied this guide. Each person who is allowed to transact on the account will have their own individual 10 digit Customer Number and their own 6 digit Personal Access Code (PAC). We'll let each person know the details in individual letters, which we'll send out approximately 5 days after this Account Welcome Pack.

If you completed the mandate section of your Account Application Form to allow more than one person to sign/authorise all transactions on the account, please note that we will not action any instructions if they don't comply with your mandate, e.g. we will not action instructions received over the telephone unless these are then backed up by written/faxed instructions in line with your mandate.

Using our Telephone Banking services

Many clients prefer the convenience and immediacy of our Telephone Banking Services. You can call our Client Team or use Serviceline, our 24 hour automated telephone service that provides you with secure and rapid access to your account information.

Client Team

Call us free on 0800 092 3300
(7am-11pm, 7 days a week)

Or, if outside the UK, call +44 (0)114 228 2407.

By calling our Client Team, you can:

- check an account balance;
- check particular debits and credits including any pending VISA Deferred-Debit Card transactions;
- change your address, telephone and email details;
- transfer funds between accounts held with us;
- transfer funds out of your Cater Allen Account(s) to other accounts held elsewhere;
- order a new chequebook;
- order a new paying-in book;

- order an interim or duplicate account statement;
- set up or amend Standing Orders and Bill Payments;
- instruct us to make an electronic payment, e.g. CHAPS and SWIFT payments;
- cancel a Direct Debit;
- stop a cheque that has been written on the account;
- request a replacement Cater Allen VISA Deferred-Debit Card;
- request a PIN reminder;
- order a new Personal Access Code (this is a security code that is required to gain access to the account);
- notify us of a lost or stolen Cater Allen VISA Deferred-Debit Card or chequebook;
- arrange an overdraft or increased limit – you may be required to complete an Overdraft Application Form¹;
- apply for our Internet Banking Service; and
- request an Internet Banking Password.

Please note some of these services are not available on some of our accounts. Charges may apply for certain services. For more details, please see the

¹ Overdrafts are subject to status, repayable upon demand and not available to persons under 18 years of age. Charges apply, please see our Banking Tariff for details. Cater Allen subscribes to the Lending Code which covers good practice in relation to loans, credit cards and current account overdrafts. A copy of the Lending Code can be obtained from www.lendingstandardsboard.org.uk

Banking Tariff, which can also be downloaded from our website at www.caterallen.co.uk. If you call us from outside the UK, normal international call charges will apply. Sometimes we may require you to confirm telephone requests in writing. To help us improve our service, we may record and monitor calls.

ServiceLine

Call free on 0800 092 4400

or

+44 (0)1908 345 930 (from outside the UK).

ServiceLine is available to you free of charge, 24 hours a day, 7 days a week. You can:

- check your account balance(s);
- check debits and credits since your last statement;
- order a statement²;
- order a new chequebook;
- order a new paying-in book;
- change your Personal Access Code; and
- opt to be transferred to one of our Client Team between 7am and 11pm (UK time).

Please note some of these services are not available on some of our accounts. Charges may apply for certain services. Please see the Banking Tariff for details. If you call us from outside the UK, normal international call charges will apply.

² Any statement ordered via ServiceLine will only show the transactions that have occurred on the account since your last regular statement, up to and including the date of request.

Using Our Internet Banking Services

Our Internet Banking service provides you with the freedom and convenience to bank when you want, where you want, in a safe and secure environment. It's free, easy to use and is available 24 hours a day, 7 days a week. You can use Internet Banking safe in the knowledge that you have the support of our Client Team and the flexibility of also using our Telephone Banking and over the counter services.

We offer a full Internet Banking service on your transactional, sterling bank accounts, allowing you to make Standing Order and Bill Payments and internal transfers and view pending credits and payments. You can also download transaction listings for both these and your notice savings accounts and euro and US dollar accounts.

You should view your account specific product factsheet to understand what level of transactional functionality is available, also please note that if your account is set up in a way which requires more than one person to sign to authorise a transaction, your account will have view only access. In this instance, any transactions that are required should continue to be requested in the usual way.

To access Internet Banking visit www.caterallen.co.uk and click on Internet Banking Login in the top right hand corner. For your security, please only visit Cater Allen Internet Banking using this route.

Your Internet Banking Credentials

To log-in to Cater Allen Internet Banking you will need the following details:

- **Customer ID Number** – Your unique, personal, permanent identifier to Cater Allen Private Bank. This will have been issued to you when you opened your first Cater Allen account and will be a 10-digit number beginning with two zeros. (The zeros are not required for Log In).
- **Personal Access Code (PAC)** – Your 6 digit code issued when you opened your account that you also use for Telephone Banking.
- **Internet Banking Password (IBP)** – When you registered for Cater Allen Internet Banking Service you will have been issued with an Internet Banking Password (IBP) which you will be prompted to change the first time you Log In. An Internet Banking Password will be issued four working days after your 6 digit PAC.

If you wish you may also create a **User Name** after you have first logged in, which you can use instead of your Customer ID Number. This is done in the 'Security' section of the Internet Banking site.

Please take care to look after these credentials and do not share them with anybody. For your security we will only ever ask you to provide 3 specific digits of your PAC and IBP; please never reveal or enter these in full on any site that requests it.

When logging in please read the Terms and Conditions carefully and accept them if you are happy to do so. Should you reject the Internet Banking Terms and Conditions and exit the site your Internet Banking Credentials will become invalid and you will have to contact the Client Team on 0800 092 3300.

Your Accounts and Balances

You can quickly view all of your accounts and their available balances on the My Portfolio page.

Before making transactions via Internet Banking, please ensure that you refer to your 'available balance' as this will tell you the balance available for withdrawal. Cheque clearing timescales are detailed on page 13 of this guide. Pending credits can be viewed within Internet Banking, as can pending VISA Transactions that have yet to be debited from your account.

Please note, on specially arranged accounts where an overdraft facility is available, your fixed limit will be displayed but not included in your 'available balance', which will show as negative when overdraft funds are available to withdraw. Please check your available balance against your overdraft limit. For example, where your available balance shows as -£600, and your Overdraft Limit is detailed as £1000, this indicates that you still have £400 available. Please note that going over your agreed limit will make you liable for a charge. Please see the Banking Tariff for details.

For each account you can download a list of transactions made within a given period during the last 13 months. Any transactions made today may not be displayed for 2 working days. Please note these listings differ from your postal statements in that they do not detail pre-notified charges.

Making Transactions

Transfers between Cater Allen accounts are credited instantly. Future dated transfers are taken from your account at 1am on the Business Day set. You cannot cancel transfers that have already left your account. New transfers with the date of today/next Business Day can be amended or cancelled up to 4pm. If it is too late to cancel or amend your transfer an error message will make you aware of this. We recommend that you print the confirmation of any payment cancellation for your records using the 'Print' button at the top right of the screen.

You can also make payments or set up payment instructions into other UK accounts (to make an international payment please call our Client Team on 0800 092 3300). For further details in respect of payment types and cut-off times, please refer to the 'Operating your accounts' section on page 10 of this guide.

Please take care in filling out the details of the account you wish to make a payment to. You will be prompted to check and confirm. Fields marked '*' are mandatory, although please note that bill payments usually require you to enter a reference number. 'Payment Date' is the date that the funds will leave your account.

Please be aware that accounts with sort code 16-57-10 are Cater Allen accounts and payments to these accounts should be made via the Internal Transfers section.

For your security we regularly vary the maximum transaction limits that can be made via Internet Banking. If you receive an error message saying that a transaction you are trying to make is above your limit, please call the Client Team for assistance in making your payment. We apologise for any inconvenience this may cause.

Changing your Details

Within Internet Banking you can view the primary name and address details we have for you. For your security, Cater Allen does not allow you to change details other than your email address via Internet Banking; however we advise that you check these details are correct and notify us of any changes by calling our Client Team.

If you wish to change your log in credentials please change these to something memorable and do not write them down. They will need to be in a specific format:

User Name

- 5 - 25 characters in length;
- made up of alphabetic characters, or alphabetic characters with numbers;
- not contain a sequence of 5 or more characters that appear in your Internet Banking Password;
- must not contain any special characters or spaces e.g. @ % £.

Internet Banking Password (IBP)

- 8-16 characters in length;
- must contain both numbers and letters;

- must not contain a sequence of 4 or more consecutive numbers or letters, ascending or descending e.g. ABCD, DCBA, 1234, 4321;
- must not include a sequence of 5 or more characters that appear within your User Name or Customer ID Number; and
- must not contain any special characters or spaces e.g. @ % £.

Personal Access Code (PAC)

- 6 numbers in length;
- not equal to your date of birth (in ddmmyy or mmddyy format);
- not contain a sequence of 4 or more consecutive numbers, ascending or descending e.g. 1234 or 4321; and
- not contain 4 or more repeated numbers e.g. 1111.

Technical

If you receive a 'Service Unavailable' message, we may be upgrading the service or experiencing technical difficulties. Please call us on 0800 092 3300 if you require assistance with your accounts, or try again later. Other error messages may appear in red at the top of the page if information has been entered incorrectly.

Currently the Cater Allen Internet Banking service is available on browsers IE 6 and upwards, Mozilla Firefox, Safari and Google Chrome. Your experience of the Cater Allen Internet Banking Service will be improved if you have not disabled JavaScript on your PC. For further accessibility information please visit www.caterallen.co.uk.

Communicating by post

You can also write to us at:

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

Changes to your 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 this is how we communicate with you).

All businesses and other organisations must let us know, as soon as possible, when any of the following details change:

- Company name.
- Company address.
- Company phone number.
- If any of the authorised users' details have changed.
- If any of the authorised users have left the company.

If we do not hold the correct details for you, we may make your account inactive to protect us both.

If you change your name we can only accept notification of the change of name in writing by letter. We also require proof of the name change as follows:

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

All other changes to details can be carried out over the telephone.

Operating your accounts

Paying into your account

You can deposit money into your Account electronically, for example by using same day electronic transfers, the Faster Payment Service or through the Clearing House Automated Payment System ("CHAPS"), which is part of the Telegraphic Transfer (TT) group of payment types. You can also deposit money into your Account by sending your cheques, accompanied by completed paying-in slips from your paying-in book, to us using the reply paid Bootle Clearing Centre addressed envelopes that we supply to you. Alternatively, if you have a sterling denominated Account, you can deposit sterling cheques and cash in sterling over the counter at any branch of the Royal Bank of Scotland by completing the paying-in slips from your paying-in book.

Paying-in books (sterling only)

We will issue sterling paying-in books on all of our sterling accounts, except Fixed Rate and Base Rate Tracker Term Deposits and Fixed Rate Cash ISAs. If you are going to post your cheque deposits to us then you will need a 'postal paying-in book', however if you are going to deposit over the counter then you will need an 'over the counter paying-in book'. Please read on to learn more about postal and over the counter deposits. Then call us on 0800 092 3300 and let us know which paying-in book you would like. If you need them, you can have both a postal and an over the counter paying-in book on your account. We do not issue paying-in books for any of our euro or US dollar accounts.

We will pre-personalise your sterling paying-in book with the account name and the account number of your sterling account. If you hold more than one account with us, we'll issue you with a different paying-in book for each of these accounts.

Please ensure that you use the correct paying-in slip whenever you make a deposit to one of your accounts. Make sure you use a postal slip if you are posting your deposit to us, or an over the counter slip when you go to a branch of Royal Bank of Scotland. Please see the sections titled 'deposits by post', and 'deposits at other banks', for more details.

If your account has a chequebook, you will find additional personalised over-the-counter paying-in slips at the back of it. We will supply replacement postal or over-the-counter paying in books as and when you require them. Please call us on

0800 092 3300 to order, or alternatively you can order an over the counter paying-in book only via the automated ServiceLine on 0800 092 4400.

When paying-in cheques, of any currency, to any of your accounts, please ensure that:

- you have written your account number onto the reverse of any cheque that you are depositing;
- cheques are made payable to your account name, otherwise we'll return them to you or the originator. We cannot accept for deposit any cheques that are made out to Cater Allen Private Bank or Cater Allen Limited; and
- cheques are supplied with the correct paying-in details completed on a paying-in slip or, in the case of non-sterling currencies only, a letter. The details required are full account name and account number. If the correct and full details are not provided, we'll return the cheque to you or the originator.

Please do not:

- try to deposit to your account any cheques that are over 6 months old. We will reject them and return them to you or the originator;
- send us any post-dated cheques for depositing to your account. We are unable to hold these for you and will return them to you or the originator.

If you wish to deposit a sterling cheque drawn on a non-UK bank, then it will follow the same process as detailed below for 'non-sterling cheques.'

Depositing non-sterling cheques

If you wish to deposit a cheque that is drawn in a currency other than sterling, regardless of your account currency, please send it to us, as you would a sterling cheque, using the Bootle addressed pre-paid envelopes that we provide. You (the holder of the account) must sign all non-sterling cheques on their reverse before you send them to us. The signatures must be in accordance with the account mandate. If a cheque is being deposited into your sterling account then you must complete one of your paying-in slips and send it in 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 and number to which the cheque should be deposited.

When we receive non-sterling cheques, we will send them for either "negotiation" or "collection" in order to receive the funds from the bank on which the cheque is drawn, regardless of the currency of the account you are depositing to. Cheque collection is used where the risk of advancing funds from the foreign cheque is considered by us to be too high or where you require confirmation of final payment. Funds are paid into your account once they are received by Cater Allen from the foreign bank.

Cater Allen has no control over the length of time taken for the foreign bank to clear cheques and in our experience this can take up to 8 weeks. On receipt of the funds there is no recourse in terms of the cheque being returned unpaid. Foreign cheques are likely to be sent for collection rather than negotiation if, for example, it is being used to open the account, or if you want to be assured that the cheque has cleared

and that there is no possible recourse for the cheque being returned unpaid once the funds have cleared in your account.

Cheque negotiation can be used where the value of the cheque is comparatively small and clearing the funds is deemed to present a lesser risk to Cater Allen because we have a relationship with the foreign bank or know them to be of good repute in the respective country and currency; we have an established relationship with you; and it is not important to you to know that the cheque has definitely been settled.

If the cheque is sent for negotiation, the funds should clear and be in your account within 8 Business Days, subject to recourse if they are returned unpaid.

Please refer to the Banking Tariff for details of the collection and negotiation charges which apply.

As part of this process we will arrange for these non-sterling cheques to be converted to the currency of your account (where applicable). This conversion will be carried out at our current rate for that type of transaction. Please visit our website for details of today's exchange rates.

If you want to deposit a sterling cheque, money order or banker's draft, drawn on a non-UK bank, ensure it is made payable to your Cater Allen Account name, and post it to us using the Bootle addressed pre-paid envelopes we provide. Send it to us with a completed postal paying-in slip (if a sterling account) or a letter detailing your account name and number. Also, please always write your account number on the reverse of any cheque(s), money order(s) or banker's draft(s) you are depositing by post.

Cheque clearing timescales – UK sterling cheques only

Timescales are quoted in terms of Business Days which are days of the week excluding Saturdays, Sundays and English public holidays. Timescales are for guidance purposes only and illustrate when we aim to make funds available to you.

Day cheque paid in	Day interest earned	Day funds available
Monday	Wednesday	Friday
Tuesday	Thursday	Monday*
Wednesday	Friday	Tuesday
Thursday	Monday	Wednesday
Friday	Tuesday	Thursday

* Assuming funds are deposited before 3pm 'cut off' time. In some instances these funds will be available to withdraw from an ATM on a Saturday.

For cheques sent by post, time scales will apply from the Business Day we receive the cheque. For cheques deposited over the counter at Royal Bank of Scotland (RBS) branches, the timescales will apply from the day you make your deposit if the funds are deposited before 3pm.

Please note that a cheque can be returned unpaid by the bank of the individual who wrote the cheque, after this time, even where funds have been made available to you the customer. In these cases we will debit your account with the amount of that cheque, even if you have withdrawn against it. If this then takes you below your minimum account balance you

may incur a charge. You may also incur charges and interest if it overdraws your account. A cheque cannot be returned unpaid after the sixth Business Day after the date the cheque was paid in to your account. Please refer to the Banking Tariff for further details of charges.

Deposits by post

To assist you in paying-in to your account we have supplied you with pre-paid envelopes, which you can use, to send us your cheques for deposit. These pre-paid envelopes are addressed to Bootle.

Simply post your cheque(s), money order(s) or banker's draft(s), along with a completed Cater Allen postal paying-in slip (if depositing into a sterling account) or a letter detailing the account to receive the deposit, to us using one of the above mentioned pre-paid envelopes. Please always write your account number on the reverse of any cheque(s), money order(s) or banker's draft(s) you are depositing by post.

If you send cheques to any other Cater Allen address then we will re-direct these to Bootle and there will be a delay in your deposits reaching your account.

If you run out of pre-paid envelopes then please call us on 0800 092 3300. Alternatively, please visit www.caterallen.co.uk/request-banking-stationery, and complete the online form.

Please do not ever post cash to us. Sterling cash, only, must be paid in over the counter in a branch of RBS.

Deposits at other banks – sterling cash and cheques only

You can pay in sterling cash or cheques for credit to your account at any Royal Bank of Scotland (RBS) branch³. Simply pay in your cash or cheques along with a completed Cater Allen 'over the counter paying-in slip' from your 'over the counter paying-in book' or from the back of your account chequebook (where issued).

Please also write your account number on the reverse of any cheques you are depositing.

If you are a personal account customer, you will not incur any charges for using certain RBS counter services. If you hold a non-personal account with us, you may incur charges by using the RBS over the counter services. These charges will be passed on to us in arrears and we may in turn pass those charges on to you. Please see the Banking Tariff for details.

You may also try to pay in cash or cheques at any other 'High Street' bank. However, they have the right to refuse to accept any deposits you wish to make to your account(s) held with us. If they do accept your deposit, then many will charge you for this service. They may deduct their charge from the value of your deposit before it reaches your account held with Cater Allen. Alternatively they may pass on the charges to us in arrears and we will pass these charges on to you when we receive them.

³ Our service agreement to allow you to use Royal Bank of Scotland counter services does not extend to any of their other banks, such as NatWest. Therefore we advise you to only use Royal Bank of Scotland branches otherwise you may incur additional charges which will be passed on to you.

If you deposit cash at an RBS branch, these funds will be credited to your Account and made available to you immediately after we are in receipt of the funds. This will usually be the second Business Day after the Business Day the deposit is made at a branch of the Royal Bank of Scotland for funds deposited before 3pm. For funds deposited after 3pm on a Business Day, this will be the third Business Day after the Business Day that the deposit is made at a branch of the Royal Bank of Scotland.

Interest on the funds deposited will begin to accrue from the day that they clear in your account and are available for you to use.

Electronic/Automated deposits

If you wish to set up a Standing Order into your account from another account held elsewhere call us on 0800 092 3300 and we will help you set this up.

Funds from any electronic/automated deposits will be available for you to use once we have received them. This will normally be within one Business Day of the Business Day on which the payment is sent by the sender.

Please note that if your full account name and account number are not clearly identified when an electronic/automated payment reaches us then we will 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 Private Bank
21 Prescott St
London
E1 8RP
Sort Code: 16 – 57 – 10

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

Please note that if your account name and account number are not clearly identified when the payment reaches us then we will return the payment to the originator.

If you make a deposit by CHAPS you will receive interest from the day of your deposit, providing we receive notification of the transfer from you by 12 noon, and are in receipt of the deposit by 4pm on the same Business Day.

Making Foreign Payments into your account, including from within the UK

With Cater Allen no matter where you are in the world, you can easily deposit funds into your account. Simply follow the steps outlined below the appropriate currency heading.

Electronic transfers of US dollar and euro currencies

When transferring funds to us in US dollars or euros you may ask your bank to make a SWIFT payment in either US dollars or euros, to us, using the following routing details:

For US dollar payments:

Beneficiary Bank: Royal Bank of Scotland, London
SWIFT/BIC Code: RBOSGB2L
For the credit of: Cater Allen Private Bank
Account Key: CARECAPR-USD1
Sort Code: 16-04-00
Account Number: 00037536
IBAN#: GB66RBOS16630000037536
For further credit to: Your Cater Allen Account Name and Number
Route via: Standard Chartered Bank, New York
ABA number: 026002561
SWIFT/BIC Code: SCBLUS33

For euro payments:

Send to: Royal Bank of Scotland, London
SWIFT/BIC Code: RBOSGB2L
For the credit of: Cater Allen Private Bank
Account Key: CARECAPR-EUR1
Sort Code: 16-04-00
Account Number: 10008734
IBAN#: GB91RBOS16106510008734
For further credit to: Your Cater Allen Account Name and Number

Electronic transfers of all other currencies including sterling

If you wish to deposit funds into your Cater Allen account in sterling or in any other currency except US dollars or euros ask your bank to make a SWIFT payment in the relevant currency, to us, using the following routing details:

Send to: Royal Bank of Scotland, London
SWIFT/BIC Code: RBOSGB2L
For the credit of: Cater Allen Private Bank
Account Number: 20231833
Sort Code: 16-04-00
IBAN#: GB40RBOS16040020231833
For further credit to: Your Cater Allen Account Name and Number

Paying into your Term Deposit account

Once a Term Deposit has commenced you cannot add any additional funds into it until the current term has matured. On the day of maturity, you can add to your funds and re-invest for a further term.

These additional funds should be transferred electronically to arrive with us on the day that you wish to invest them, from another account that you hold with us or another bank.

Please do not send us cheques for depositing into a Term Deposit since we cannot deposit them and will instead have to return them to you.

Please refer to our Term Deposit Fact Sheet for full details concerning these accounts, deadlines and Terms and Conditions. Rates and further information can be received by calling us on 0800 092 5500 or by visiting our website at www.caterallen.co.uk

Making withdrawals from your account

We will comply with all withdrawal instructions given to us by telephone, fax, Internet Banking or post, providing that such instructions are given in accordance with the current mandate to operate the account. We may act upon such instructions

immediately and without further enquiry unless we have cause to be suspicious as to the nature and/or content of the request. Please note though that where instructions are given by fax and post, we may telephone you to confirm your instructions and security details before accepting those instructions. If we cannot contact you by telephone we may decide not to follow your instructions.

You may only withdraw up to the available balance on your account. Please ensure you have sufficient funds 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. If we have to return a cheque, Standing Order or Direct Debit a fee will be charged (see the Banking Tariff for more details).

Minimum account balance

A minimum balance of £5,000 applies to many of our accounts. If your account is below this value during any statement month or other period as designated by us then you may be charged our minimum account balance fee (see your account Fact Sheet and the Banking Tariff for more details).

Different accounts have different limitations on the number or value of withdrawals allowed, including maximum daily limits. Please refer to your account Fact Sheet for the particular withdrawal limitations of your account.

Withdrawals by cheque

Paying by sterling cheque

You may write sterling cheques for any amount up to the available balance on your sterling account if we have issued you with a chequebook. You should

remember to take into account any sterling VISA Deferred-Debit Card transactions that may be pending on your sterling account.

Sterling counter cheques

If you require a sterling cheque to be drawn on your behalf on one of your accounts (whether it is a sterling, US dollar or euro account) you can call us or post us your instructions. Alternatively you can fax us your instructions if you have a fax mandate set up on your account.

We aim to post, via the Royal Mail, your sterling counter cheque to you on the next Business Day following the Business Day that we have received your request. When we issue a sterling counter cheque we'll debit the money from your account on the day that we issue it, therefore you will not earn interest on the money, even if the cheque is not cashed for some time. It is your responsibility to ensure that the cheque reaches the payee. We will not advise you as to when it is cashed.

We do not charge for issuing counter cheques. If you ask us to issue a sterling counter cheque on a US dollar or euro currency account, we will use our exchange rate on the day. Please see our website for up to details.

Sterling Banker's Drafts

If you want us to issue a sterling Banker's Draft on your account (whether it is a sterling, US dollar or euro account) you can call us or post your instructions to us. Alternatively you can fax us your instructions if you have a fax mandate set up on your account. We aim to post your Banker's Draft to you, via the Royal Mail's Registered Postal Service, on the next Business Day

following the Business Day that we have received your request. If we receive your request before 10.30am we'll endeavour to post it out the same day. We do charge for these drafts. Please refer to the Banking Tariff for details. Where we issue a Banker's Draft on a US dollar or euro currency account we will use the exchange rate valid on that day for converting your account currency into sterling. Please see our website for today's rates.

We also offer a collection service for Banker's Drafts whereby you can visit a pre-determined branch of Royal Bank of Scotland in order to collect. They will need to see the following two forms of photo identification before they release a draft:

- Your Passport.
- The Photocard section of your Driving Licence.

When we issue a Banker's Draft we'll debit the money from your account on the day that we issue it. You will, therefore, not earn interest on the money, even if the draft is not cashed for some time. It is your responsibility to ensure that the Banker's Draft reaches the payee. We will not advise you as to when it is cashed.

If you wish to cancel the draft and still have it in your possession, we will re-credit the value to your account once we have received the draft back from you and we have received settlement from the bank it was issued on. We cannot "stop" a Banker's Draft that you have asked us to draw for you if you no longer have it, e.g. lost, stolen or passed on to the intended recipient.

Foreign currency drafts – i.e. not sterling

If you wish us to issue a foreign currency draft on your account please call us on 0800 092 3300 to find out how to arrange this. Please note that these can take up to 7 days so please ensure that you lodge your request far enough in advance. We'll post a Currency Draft to you via the Royal Mail's Registered Postal Service. We do charge for these drafts. Please refer to the Banking Tariff for details. We will use our exchange rate on the day for converting your account currency into the foreign currency. Please see our website for today's foreign exchange rates.

When we issue a foreign currency draft we'll take into account the prevailing exchange rate applicable and debit the money from your account on the day that we issue it. You will not earn interest on the money, even if the draft is not cashed for some time. It is your responsibility to ensure that the draft reaches the payee. We will not advise you as to when it is 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 prevailing exchange rate. This rate may be different to the rate used to convert the currency when the draft was drawn, therefore the rate may have changed unfavourably and you may suffer a loss. Conversely the rate may have changed favourably and you may gain. Please note we will not re-credit the value to your account until we have received settlement from the bank it was issued on.

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

Automated payments/withdrawals (certain sterling accounts only)

Automated payments from your account (e.g. Standing Orders or Direct Debits) will normally be debited at the beginning of the Business Day that they are due. You should therefore ensure that there are sufficient funds in your account the day before the payment is to be sent, otherwise your payment may not be sent. If your payment cannot be sent due to insufficient funds then you will incur charges (please see the Banking Tariff for details). If your payment is sent but it takes your account into unarranged overdraft then you will incur unarranged overdraft fees and interest charges.

Standing Orders

Standing Order payments can be made from your account⁴. Please call us on 0800 092 3300 to discuss and set up any that you may require. Alternatively you can set up Standing Order payments via our Internet Banking Service or by downloading the 'Standing Order Mandate' application form from www.caterallen.co.uk before sending this to us detailing your requirements. If we receive your completed Standing Order Mandate by 2.30pm on a Business Day, the funds can be available to the receiving bank within one Business Day of the Business Day on which we received the instruction – if required. Please ensure that you allow enough time when you set up any Standing Orders.

You may cancel a Standing Order you no longer need by telling us either by telephone or in writing. You can do this up to the day before it is due to be debited.

⁴ Standing Orders are free within the transaction limits of your account. Please refer to your account Fact Sheet for account transaction limits and the Banking Tariff for transaction charges.

You can also cancel an existing Standing Order payment via our Internet Banking service. There is no available recall service for Standing Order payments so please ensure that your transaction is correct at point of instruction to us.

Direct Debits

Direct Debits from your account are available⁵. For Direct Debits the payee (the payment taker) will normally provide you with a mandate form: simply complete and return it to the payee, who will then arrange with us for your account to be debited with the correct amount on the appropriate date.

You may cancel a Direct Debit you no longer need via Internet Banking, telephone or in writing. You can do this up to and including the day 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 will need longer to cancel it.

Cater Allen is part of the Direct Debit Scheme, which protects you and your money by means of the Direct Debit Guarantee. This Guarantee is operated by all banks and building societies that take part in the Direct Debit Scheme, and they all monitor and protect the efficiency and security of the 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.

⁵ Direct Debits are free within the transaction limits of your account. Please refer to your account Fact Sheet for account transaction limits and our Banking Tariff for transaction charges.

If an error is made by the organisation collecting the payment, or by Cater Allen, you are guaranteed a full and immediate refund from Cater Allen of the amount paid.

If any payment is made in error, you should contact us since we are responsible for giving you a full and immediate refund – even if the original error was made by the organisation collecting the payment.

Don't forget, you can cancel a Direct Debit at any time by contacting us up to and including the day that it is due to be debited. You should also advise the person or organisation that collects it. You may also cancel a Direct Debit by only telling the person or organisation that collects it and not telling us, but they will need longer to cancel it.

Bill Payments

Bill payments can be made from your account⁶. They will be sent by electronic transfer on the same day, provided that day is a Business Day, the instructions are received before 2.30pm, and are in accordance with your mandate. Subject to the above conditions, Bill Payments will be available in the recipient account within one Business Day of the Business Day on which we received the instruction.

Please call us on 0800 092 3300 to discuss and set up any bill payments that you may require. Alternatively, you can set up bill payments via our Internet Banking service or by writing to us detailing your requirements.

⁶ Bill payments are free within the transaction limits of your account. Please refer to your account Fact Sheet for account transaction limits and our Banking Tariff for transaction charges.

CHAPS & SWIFT (Telegraphic Transfers) withdrawals

Same-day clearance withdrawals can be made by CHAPS (for sterling payments within the UK only). For SWIFT withdrawals, timescales can vary. Please refer to your Account terms and conditions document for further detail.

If you wish to send us your instructions by letter please write to us at:

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

To give instructions over the telephone, you must first complete a 'Mandate for Telegraphic Transfer instructions given by telephone' form for the payee you wish to send a payment to. Then you can just call us each time you wish to make another transfer to this payee. For each additional payee you will need to complete and send to us a new form. This service is only available for 'one to sign' accounts.

If you wish to give instructions via fax you must complete a 'Mandate for withdrawal instructions given by facsimile' form. Once we have this you can then fax us with all of your Telegraphic Transfer instructions, regardless of who the payee is.

As part of our security procedures we may need to confirm your instructions. If this is the case we'll call you. If we cannot get hold of you to confirm the instructions, we will not proceed with your transfer, therefore please ensure when you request a transfer that you are available during the rest of the day to

receive a call from us and that we have the correct telephone number to contact you on.

All same-day sterling transfer instructions must be received by Cater Allen before 2.30pm, on the Business Day that the transfer is to occur. All same-day currency transfer instructions must be received by us before 2.30pm, excluding euro transfers which must be received by 2pm.

A standard charge will be made by us for each transfer made, please refer to our Banking Tariff for further details. In addition, there may be charges applied by other financial institutions involved in the transfer. Please tell us in any instruction whether you wish to pay those charges or if the recipient is going to pay them.

Withdrawals from Sovereign 30 and Asset 30 accounts

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

- You can make as many withdrawals as you like free of charge provided you give us 30 calendar days' notice ending on a Business Day, for each individual withdrawal.
- You can make one free of charge no-notice withdrawal per year provided that your account balance is over £10,000. The maximum allowed withdrawal value is £2,500.
- You can make as many no-notice withdrawals as you like. You will incur a charge equivalent to 30 days' interest on the amount withdrawn for each of these withdrawals.

- We will not accept Standing Orders or Direct Debits to withdraw money from these accounts
- You must provide us with separate instructions on each occasion that you wish to make a withdrawal.

Withdrawals from Personal Notice 95 and Business Notice 95 accounts

You can make as many withdrawals as you like free of charge provided that you give 95 days notice for each individual withdrawal.

Withdrawals from Term Deposit accounts

Once a term deposit has commenced you cannot withdraw any money from it or close it. You must wait until it has matured and then transfer away any funds you require.

Please refer to our 'Term Deposit' and 'One Year Fixed Rate ISA' Fact Sheets for full details concerning this account.

Using your chequebook

We can issue you with a sterling chequebook on certain accounts. We will normally issue you with a new chequebook automatically before you finish your current one. You can however, order a new chequebook by calling us on 0800 092 3300, or by calling our automated telephone system ServiceLine on 0800 092 4400.

Writing your cheques

Please write the amount of your cheque in both words and figures, beginning at the extreme left of the spaces provided and drawing a line through any remaining space. Your cheques are automatically crossed "Account Payee Only", which gives you additional protection should a cheque you have 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 ensure 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). 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 have written it, please sign next to each change that you make.

Please do not write a future date on a cheque. If you do and the cheque is presented for payment before that date, we can decide whether to pay or return it. In either case, we will not be liable to you.

Stopping a cheque

If you wish to stop a cheque, please telephone us on 0800 092 3300, as soon as possible, giving details of the cheque to be stopped. We may make a charge in respect of each cheque stopped. Please see our Banking Tariff for more details.

We cannot stop a cheque if it has already been paid.

Please ensure that you take care of your chequebook and do not keep it with your VISA Deferred-Debit Card. If your chequebook is lost, stolen or misused please call us immediately on 0800 092 3300.

Your VISA Deferred-Debit Card

The Cater Allen VISA Deferred-Debit Card is not an immediate debit card but is instead a deferred-debit card. Our card is only issued on certain accounts. Your account Fact Sheet will let you know if a card is available on the account that you have opened. If you hold a card bearing account but did not opt for a card when you opened the account, you can apply for a card at a later stage. Call us on 0800 092 3300 to request a VISA Deferred-Debit Card application form or visit our website to download one.

For your added security, you should always keep your sterling Cater Allen VISA Deferred-Debit Card separate from your chequebook. Further information relating to your VISA Deferred-Debit Card can be found in the VISA Deferred-Debit Card Guide as well as the VISA Deferred-Debit Card Terms and Conditions.

Statements

Statements are issued on accounts in accordance with the Terms and Conditions of each account. Please refer to your account Fact Sheet for your account's specific statement frequency. Any account that has a VISA Deferred-Debit Card issued on it will always receive statements on a monthly basis: all other accounts will receive at least one statement per year.

For all our personal and non-personal bank accounts which do not have restrictions* on how payments can be made, if statements are sent to you less than once a month, we will still make a statement available to you on a monthly basis at no extra charge if you call us, or online if you use our Internet Banking Service.

* For example, a fixed term savings account or bond.

In the case of joint accounts we will send one statement to the primary account holder only unless you tell us in writing that you each require separate statements.

If on your account application you name a professional adviser, then we will send copies of all statements issued in respect of the account to them.

If you require an interim or duplicate statement please order one via our ServiceLine by calling 0800 092 4400. Alternatively you can call us on 0800 092 3300 to order one. Charges will be made for these requests, please see the Banking Tariff for details.

You can also download transaction listings on various accounts using our Internet Banking service at www.caterallen.co.uk

Statement errors

If you wish to query any item on your statement please contact us immediately on:

- freephone 0800 092 3300 (7am-11pm, 7 days a week); or
- from outside the UK on +44 (0)114 228 2407.

Interest

Cater Allen pays different rates of interest on different accounts. In most cases interest is calculated daily and is paid to the account once a month or once a quarter. Please refer to your account Fact Sheet for details specific to your account, and to our website at www.caterallen.co.uk for current and past interest rates for our on-sale accounts. Alternatively call us on 0800 092 3300 to request our current Interest Rate Sheet.

For interest rates on off-sale accounts, please call us on 0800 092 3300.

We pay interest net of tax at the prescribed rate on most of our products. Please refer to your account Fact Sheet for more information. If you are a personal customer eligible to receive interest gross we require you to complete an R85 form. Please call us on 0800 092 3300 to discuss further or request a form. If you are non-personal customer call us on 0800 092 3300 to discuss your eligibility to receive interest gross.

Accounts where we pay gross interest as standard:

- Term Deposits – available to personal and non-personal customers.
- Solicitors Account for Undesignated Client Funds.
- Fixed Rate Cash ISA.

Income facility

You can receive the interest earned on your Sovereign 30, Asset 30, Personal Notice 95 or Business Notice 95 account as income, paid on a monthly basis into another account nominated by yourself. To qualify for this option you must keep your balance at £10,000 or more.

For timescales in respect of the receipt of interest into nominated accounts, please refer to the Bill Payments section on page 19 of this guide.

Overdraft Interest Rates

If you are a personal customer holding our Private Bank Account, Prestige or Sterling account and wish to apply for an arranged overdraft please call us on 0800 092 3300.

Please refer to our Banking Tariff for our arranged and unarranged overdraft charges and interest rates.

Overdrafts are subject to status and not available to persons under 18 years of age and are repayable on demand. Cater Allen subscribes to the Lending Code which covers good practice in relation to loans, credit cards and current account overdrafts. A copy of the Lending Code can be obtained from www.lendingstandardsboard.org.uk.

Over the counter services

Over the counter services are available at Royal Bank of Scotland branches (this does not include branches of associated RBS companies, for example NatWest).

Standard services which are free of charge, if you qualify, are:

- depositing sterling cash, sterling cheques, sterling postal orders, sterling Banker's Drafts;
- withdrawing cash – sterling only;
- collecting a sterling Banker's Draft⁷.

Charges

Certain types of transactions will incur charges. Please refer to our Banking Tariff for details.

A set transaction charge may be incurred on each transaction you make that is over the number of permitted day-to-day transactions on your account. A day-to-day transaction is any withdrawal other than transfers to accounts held with Cater Allen.

⁷ Please refer to our section on Banker's Drafts for full details and our Banking Tariff for charges.

Please refer to your account Fact Sheet as well as the Banking Tariff for full details.

Please note that if you hold a non-personal account with us then any charges that you incur by using the RBS over the counter services will be passed on to us in arrears and we may in turn pass those charges on to you. Please see the Banking Tariff for details.

In all other instances, e.g. if you use a branch of NatWest, then, regardless of what account you hold with us, charges may be applied directly to your deposit by the bank you are using, or they may pass the charges on to us in arrears and we may then pass them on to you in arrears.

Security on your account

We are very conscious of the need for security and use special security procedures to safeguard your accounts and funds. We will issue (on many of our accounts but not all) a Personal Access Code (PAC) to each person allowed to transact on the account. Using a PAC is a simple, robust, secure system.

Personal Access Code (PAC)

A Personal Access Code (PAC) is a 6-digit number that is personal to you, the account user. If we issue a PAC to you, you'll need to use it to access your account and carry out transactions over the telephone. If you don't use your PAC you will not be allowed access to your account. This applies to our automated ServiceLine, as well as when you call our Client Team. If we require you to use a PAC, we'll send one out to you in the 7 days following the opening of your account. If anyone else is allowed to transact on the

account, we'll also send them their own PAC within 7 days of your account being opened. Your PAC will be unique to you and will apply to all your accounts.

Using your Personal Access Code

The PAC is used to identify you when you call us. After we have asked you your name and account number, we'll ask you for 3 random digits from your PAC. This will enable us to identify that you are authorised to access the account. When you call our automated ServiceLine system, you will need to enter all 6 digits of your PAC.

Remember a PAC is not a PIN, which is a 4 digit code issued to cardholders for use only with their VISA cards. You can change your PAC at any time by calling our automated ServiceLine and following the voiced instructions.

You should memorise your PAC for your own ease of use. It's your responsibility to ensure that your PAC is not disclosed to any unauthorised person, and we strongly advise that you do NOT write it down.

Do not give out your complete PAC to anyone, not even one of our Client Team. They will never ask you to disclose your complete PAC and will only ever ask you for 3 of the 6 digits from your PAC.

If you discover that someone unauthorised knows your PAC, you should tell us immediately and you should then call our automated ServiceLine on 0800 092 4400 and change your PAC. Any new PAC issued to you will replace your existing PAC for telephone banking already held with Cater Allen.

We cannot issue PAC reminders. If you forget your PAC, you will need to call us to request a new PAC on 0800 092 3300 from 7am to 11pm, available seven days a week. Please note that while you are waiting for your new PAC you will be unable to access information on your account or transact on it. Your new PAC will be mailed to the principal mailing address that you have registered with us.

Changing your Personal Access Code

Changing your PAC is simple. You should call our automated ServiceLine on 0800 092 4400 and once you have gone through the normal customer ID (which includes entering the last 8 digits of your customer number and all 6 digits of your PAC) you will be presented with a menu of options including one to choose a new PAC. You should then follow the instructions you will hear. When you are considering a new 6 digit number for your PAC please note the following limitations:

- You cannot use sequential numbers upwards or downwards, e.g. 345678, 210987, etc.
- You cannot use repetitive numbers three or more times in a row, e.g. 222222, 666284.
- You cannot use your date of birth in either European or US date formats, e.g. 28th May 1978 as either 280578 or 052878.

Security queries

If you have any questions about the security arrangements on your account, please call us on 0800 092 3300, from 7am to 11pm, seven days a week. To help us improve our service, we may record and monitor calls.

Please note that if you are an authorised user on an account that has a mandate of 'more than one to sign', then having a PAC does not give you authority to transact on that account on your own.

Closing your account

If you wish to close an account that you hold with us then you will need to confirm this in writing to us at:

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

All instructions to close an account must be in accordance with the current mandate on the account, i.e. on a personal account the instructions must be signed by all those who are joint on the account. On a business or organisational account the instructions must be signed by all those who gave the authority to open the account. You will need to send back to us any paying-in books, chequebooks and cards issued on the account and tell us where you wish any money left in your account to be sent to.

Your banking relationship with us

Financial Services Compensation Scheme

Cater Allen Private Bank is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. Full details of the scheme can be found on www.fscs.org.uk or by writing to the FSCS: The Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

Data protection and marketing of other services

We hold and process information relating to the operation of your account(s) for administration including credit control, analysis and marketing purposes. This may include the marketing of the products and services by post, telephone and email from Santander group companies and their associated companies. If when you applied for your account you indicated that you did not want to receive marketing information, we will respect your wishes.

Data Protection Act

Under the terms of the Data Protection Act 1998 you have the right to know what information we hold about you. If you would like to find out what personal details we hold on your account, please write to:

The Data Protection Compliance Team (SHM G69)
Santander UK plc
Santander House
201 Grafton Gate East
Milton Keynes
MK9 1AN

If you require specific information we can supply this free of charge. However, if you make a request under the Data Protection Act 1998 for all information we will charge you a £10 fee. Upon receipt of your request and £10 fee, we have up to 40 days in which to provide you with the information to which you are entitled.

To find out more about your rights under the Act, please write to:

The Information Commissioner
Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF
Telephone: 01625 545745



Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. 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 Typetalk service via 18001 0800 092 3300.

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.

Cater Allen – part of Santander Private Banking

