

## EURO BANK ACCOUNT – THE FLEXIBLE AND CONVENIENT CURRENCY ACCOUNT



The Cater Allen Euro Bank Account is ideal if you travel abroad regularly or have a second home outside the UK. We can link your Cater Allen Euro Bank Account to a Cater Allen Sterling Bank Account and/or a Cater Allen US Dollar Bank Account, each with their own Account Number, under your Customer Number to give added flexibility, such as the opportunity to move money between accounts without incurring any currency conversion charges (as long as the accounts are in your name). When we do this for you, we will convert your money from one currency to another by applying the prevailing exchange rate on that date. Our exchange rates are set daily. Please refer to our website [www.caterallen.co.uk](http://www.caterallen.co.uk) for details of our exchange rates. The Euro Bank Account also comes with its own euro VISA Deferred-Debit Card.

You can use your Euro VISA Deferred-Debit Card to pay for goods and services at more than 29 million outlets worldwide and withdraw cash from over 1.5 million VISA cash machines around the globe. You'll find more information in our VISA Card Cardholder's Guide.

The Euro Bank Account can be viewed online using our Internet Banking Service.

### Key Features

- Available to private individuals.
- Operated by telephone and post.
- Euro Bank Account can be linked with a Sterling Bank Account and/or US Dollar Bank Account under your Customer Number.
- Unlimited free day-to-day transactions every month.
- No currency conversion commission/charges when you transfer money between your Euro Bank Account and your Sterling Bank Account or your US Dollar Bank Account if you hold them.
- Minimum opening balance of £5,000 per account (euro equivalent)<sup>1</sup>.
- Euro VISA Deferred-Debit Card available.
- Monthly statements by post and downloadable transaction listings using our Internet Banking Service.
- View only internet banking access.
- Interim or duplicate statements available on request. See Banking Tariff for charges.
- Up to four people joint on the account.
- Pre-paid envelopes are supplied for ease of paying-in to your account.

<sup>1</sup> We will not open the account without the correct value of deposit being received and will write to you to request the correct value of deposit if it is not supplied with your application.

## VISA Deferred-Debit Card Features<sup>2</sup>

- No annual fee.
- Total daily cash withdrawal limit either over the counter in banks and/or via cash machines of €1,000.
- Maximum of 2 cards per account.
- Cash may be withdrawn from over 1.5 million VISA cash machines worldwide – free of the usual 1.50% handling charge.
- VISA cards accepted at over 29 million outlets worldwide.
- Minimum of €10 per cash machine withdrawal.
- Maximum of 3 cash withdrawals per day (when withdrawing via cash machines) with a maximum of €1000 per withdrawal.
- Card Limits – Please note that all cash machine limits stated are subject to the limits imposed by the financial institution that owns the cash machine that you use.

## Statements

The default date for production of your statement is after close of business on the 27th of each month. You can request that we change the date for production of your statement, in which case your statement month will change accordingly. You may also request a reduction in statement frequency, except where any VISA Deferred-Debit Cards are issued on the account, in which case statements must be sent out at a minimum frequency of monthly.

If no VISA Deferred-Debit Cards are issued on the account and you request a statement is 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 on 0800 092 3300. Or, you can download transactions listings online at any time using our Internet Banking Service.

## Interest Rate Payments

Interest rates are tiered, and interest is calculated daily and credited to your account after close of business on the 27th of each month. Your interest payment date will not be affected by any change you make to your statement frequency.

Details of our current interest rates and charges are available on our website [www.caterallen.co.uk](http://www.caterallen.co.uk) or by calling us on 0800 092 3300.

<sup>2</sup> Full details about the cards are to be found in the VISA Card Cardholder's Guide. Terms and Conditions apply to all cards.

## Terms and Conditions

The Personal Terms and Conditions apply to this Account.

Additional Terms and Conditions apply to the Internet Banking Services and are available on our website [www.caterallen.co.uk](http://www.caterallen.co.uk) or by calling us on 0800 092 3300.

## What to do next

If you'd like more information about the Euro Bank Account please visit [www.caterallen.co.uk](http://www.caterallen.co.uk) or call us on 0800 092 3300 (7am-11pm, 7 days a week). Details of our current interest rates, exchange rates and charges are available on our website [www.caterallen.co.uk](http://www.caterallen.co.uk) or by calling us on 0800 092 3300. Alternatively, your Financial Adviser can also provide you with more information.

All Cater Allen Accounts and VISA Deferred-Debit Cards are subject to status.



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 Tynetalk service via 18001 0800 092 3300.

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