PERSONAL ACCOUNT APPLICATION FORM AND MANDATE

Cater Allen
PRIVATE BANK

Please complete this form in BLOCK CAPITALS and black ink and return it in the pre-paid envelope provided to: **Cater Allen Private Bank, 9 Nelson Street, Bradford, BD1 5AN**. If you need any help completing this form, please call us on **0800 092 3300**.

For action by Professional Adviser only

£ Sterling Master Account number

£ Sterling Account number allocated

Outlet Code

1 Which account(s) are you applying for?

Applicant to complete

Please tick which Account(s) you wish to apply for. Indicate the amount to be deposited; and if a cheque, paying-in book and/or VISA Deferred-Debit Card are required; and if you would like an Internet Banking Password for each applicant. **For Cash Hub account applicants, please visit www.caterallen.co.uk/hub to download a copy of the Cash Hub application form.**

Private Bank Account[1] (minimum on deposit £100,000 across all Cater Allen products)	Chequebook	Over the counter Paying-in Book	Postal deposit Paying-in Book	Debit Card[5]	Overdraft[6]	American Express Charge Card
£ Sterling £						Platinum
Sterling Bank Account[1] (minimum £5,000)						
£ Sterling £						
Currency Bank Accounts (minimum equivalent to £5,000 in Euros or US Dollars)						
€ Euro €						
$ US Dollar £						
Investment Account[1] (minimum £5,000)						
£ Sterling £						
Sovereign 30 Account[1] (minimum £5,000)						
£ Sterling £						

Term Deposit[2]
(minimum £50,000 or equivalent in US Dollars or Euros[3])

£ Sterling £

Currency Term Deposits
(NB: Only available for 12 month term)

€ Euro €

$ US Dollar $

Base Rate Tracker Term
(NB: Only available for 12 month term)

£ Sterling £

Name to be shown on new Account (to appear on chequebook, debit card and paying-in books where applicable)

(For notes, please refer to page 12.)

2 Your personal details

Applicant(s) to complete

In order to ensure that the Bank's information is always up to date, and to comply with Anti-Money Laundering Regulations, we are required to identify and verify all applicants for accounts, as well as certain other parties to the relationship. In some circumstances we may not be able to process this request without this information.

If this application form does not provide you with enough space for the personal details of all required parties, please photocopy this section of the form.

First applicant

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forename(s)

Middle name(s)

Surname

Any other name you have been, or are, known by

Nationality

Date of birth D D M M Y Y Y Y

Do you have dual nationality?

Yes ☐ No ☐

If 'Yes' please specify which country

Current home address (permanent residential address)*

Postcode

Country of residence

How long have you been at your current home address?

Years Months

Telephone (day)

Telephone (eve)

Mobile

Email (optional information)

Previous home address if less than three years at address shown within 'Current home address' field. (If more than one address in the last three years, please provide details of all other addresses on a separate sheet.)

Postcode

How long did you live at this address?

Years Months

Internet Banking Access for Customer[4]

Please do not tick the following box if you already have Cater Allen Internet Banking Access.

I would like Internet Banking access (all accounts will appear within Internet Banking): ☐

* This is the address to where your Personal Access Code (PAC) and Internet Banking Password (IBP) will be posted. **C/O and PO Box addresses are not acceptable**

2 Your personal details (continued)

Applicant(s) to complete

Second applicant

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forename(s)

Middle name(s)

Surname

Any other name you have been, or are, known by

Nationality

Date of birth D D M M Y Y Y Y

Do you have dual nationality?

Yes ☐ No ☐

If 'Yes' please specify which country

Current home address (permanent residential address)*

Postcode

Country of residence

How long have you been at your current home address?

Years Months

Telephone (day)

Telephone (eve)

Mobile

Email (optional information)

Previous home address if less than three years at address shown within 'Current home address' field. (If more than one address in the last three years, please provide details of all other addresses on a separate sheet.)

Postcode

How long did you live at this address?

Years Months

Internet Banking Access for Customer[4]

Please do not tick the following box if you already have Cater Allen Internet Banking Access.

I would like Internet Banking access (all accounts will appear within Internet Banking): ☐

* This is the address to where your Personal Access Code (PAC) and Internet Banking Password (IBP) will be posted. **C/O and PO Box addresses are not acceptable**

2 Your personal details (continued)

Applicant(s) to complete

Third applicant

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forename(s)

Middle name(s)

Surname

Any other name you have been, or are, known by

Nationality

Date of birth D D M M Y Y Y Y

Do you have dual nationality?

Yes ☐ No ☐

If 'Yes' please specify which country

Current home address (permanent residential address)*

Postcode

Country of residence

How long have you been at your current home address?

Years Months

Telephone (day)

Telephone (eve)

Mobile

Email (optional information)

Previous home address if less than three years at address shown within 'Current home address' field. (If more than one address in the last three years, please provide details of all other addresses on a separate sheet.)

Postcode

How long did you live at this address?

Years Months

Internet Banking Access for Customer[4]

Please do not tick the following box if you already have Cater Allen Internet Banking Access.

I would like Internet Banking access (all accounts will appear within Internet Banking): ☐

* This is the address to where your Personal Access Code (PAC) and Internet Banking Password (IBP) will be posted. **C/O and PO Box addresses are not acceptable**

2 Your personal details (continued)

Applicant(s) to complete

Fourth applicant

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forename(s)

Middle name(s)

Surname

Any other name you have been, or are, known by

Nationality

Date of birth D D M M Y Y Y Y

Do you have dual nationality?

Yes ☐ No ☐

If 'Yes' please specify which country

Current home address (permanent residential address)*

Postcode

Country of residence

How long have you been at your current home address?

Years Months

Telephone (day)

Telephone (eve)

Mobile

Email (optional information)

Previous home address if less than three years at address shown within 'Current home address' field. (If more than one address in the last three years, please provide details of all other addresses on a separate sheet.)

Postcode

How long did you live at this address?

Years Months

Internet Banking Access for Customer[4]

Please do not tick the following box if you already have Cater Allen Internet Banking Access.

I would like Internet Banking access (all accounts will appear within Internet Banking): ☐

* This is the address to where your Personal Access Code (PAC) and Internet Banking Password (IBP) will be posted. **C/O and PO Box addresses are not acceptable**

3 Details about your Professional Adviser

Applicant to complete

Were you introduced to Cater Allen by a Professional Adviser?

Yes ☐ No ☐

If 'Yes', please complete the details below.

Name of Professional Adviser

Address

Postcode

Telephone

Contact name

Email (optional information)

4 Confirmation of Verification of Identity (CVIC)

PRA/FCA regulated financial adviser to complete

For completion by PRA and/or FCA regulated Financial Advisers only

If you are a PRA and/or FCA regulated Financial Adviser who has fully verified the identities of your client(s) as listed in section 2 of this form, please read and confirm the following details by completing and signing this section.

Please note: This section should only be completed by PRA and/or FCA regulated advisers - if you do not have a PRA and/or FCA regulated financial adviser, please proceed to section 5

Full name of introducing firm

Regulator reference number

First applicant

Full name (including any middle names)

Current home address

Postcode

Date of birth D D M M Y Y Y Y

Second applicant

Full name (including any middle names)

Current home address

Postcode

Date of birth D D M M Y Y Y Y

Third applicant

Full name (including any middle names)

Current home address

Postcode

Date of birth D D M M Y Y Y Y

Fourth applicant

Full name (including any middle names)

Current home address

Postcode

Date of birth D D M M Y Y Y Y

Confirmation

I/We confirm that:

(a) the information provided in this section was obtained by me/us in relation to the customer;

(b) the evidence I/we have obtained to verify the identity of the customer(s) (tick only one):

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group ("JMLSG"); or ☐

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation) ☐

PRA and/or FCA Regulated Financial Adviser's Signature

Name

Position

Date D D M M Y Y Y Y

5 Your employment and income details

Customer applicant(s) to complete

Please select the option from the list below which accurately describes the source of your wealth. Please note that in some circumstance we may be required to revert to you for corroboration of this information.

The section **MUST** be completed.

First applicant

- Income from employment ☐
- Income from savings/ employment investments ☐
- Gift ☐
- Lottery and other winnings ☐
- Property sale ☐
- Inheritance ☐
- Divorce settlement ☐
- Other ☐

If 'Other' please specify

Expected Source of deposit/payment?

- Standing orders ☐
- Transfer from another account ☐
- Salary mandate ☐
- Other ☐

If 'Other' please specify

Expected amount through account each month £

Please tick to advise your current employment status:

- Employed ☐
- Self-employed ☐
- Homemaker ☐
- Retired ☐
- Student ☐
- Unemployed ☐

Occupation

How long have you been in your current employment?

Years ☐☐ Months ☐☐

If employed or self-employed, please complete the following details:

Name of employer or business

Address of employer or business

Postcode

Your net monthly income (if employed) £

Second applicant

- Income from employment ☐
- Income from savings/ employment investments ☐
- Gift ☐
- Lottery and other winnings ☐
- Property sale ☐
- Inheritance ☐
- Divorce settlement ☐
- Other ☐

If 'Other' please specify

- Employed ☐
- Self-employed ☐
- Homemaker ☐
- Retired ☐
- Student ☐
- Unemployed ☐

Occupation

How long have you been in your current employment?

Years ☐☐ Months ☐☐

If employed or self-employed, please complete the following details:

Name of employer or business

Address of employer or business

Postcode

Your net monthly income (if employed) £

5 Your employment and income details (continued)

Applicant(s) to complete

Third applicant

Income from employment ☐ Income from savings/ employment investments ☐

Gift ☐ Lottery and other winnings ☐

Property sale ☐ Inheritance ☐

Divorce settlement ☐ Other ☐

If 'Other' please specify

Employed ☐ Self-employed ☐

Homemaker ☐ Retired ☐

Student ☐ Unemployed ☐

Occupation

How long have you been in your current employment?

Years Months

If employed or self-employed, please complete the following details:

Name of employer or business

Address of employer or business

Postcode

Your net monthly income (if employed) £

Fourth applicant

Income from employment ☐ Income from savings/ employment investments ☐

Gift ☐ Lottery and other winnings ☐

Property sale ☐ Inheritance ☐

Divorce settlement ☐ Other ☐

If 'Other' please specify

Employed ☐ Self-employed ☐

Homemaker ☐ Retired ☐

Student ☐ Unemployed ☐

Occupation

How long have you been in your current employment?

Years Months

If employed or self-employed, please complete the following details:

Name of employer or business

Address of employer or business

Postcode

Your net monthly income (if employed) £

6 About the interest

Applicant to complete

Is the account eligible for gross interest? (please tick as appropriate)

Yes ☐ No ☐

If 'Yes', we require the appropriate HM Revenue & Customs forms to be completed to enable us to pay interest gross. Please note that the R85 can be downloaded from the HM Revenue & Customs website (www.hmrc.gov.uk). Alternatively, please contact us on 0800 092 3300 and we will supply you with a form.

7 Sovereign 30 Account income facility

Applicant to complete

Complete this section if you are applying for a Sovereign 30 Account and want the interest to be swept into another account as monthly income.

Sort code – –

Account number

Account name

Name of Bank or Building Society

Branch address

Postcode

8 Term Deposit options only

Applicant to complete

To open a Term Deposit, you must send your funds to us via electronic transfer – we cannot accept a cheque for the deposit amount. On approval of your application to open a Term Deposit, we will contact you to confirm the paying-in details and process.

Sterling Term Deposit

Please select term required

3 months ☐ 6 months ☐ 9 months ☐

12 months ☐ 24 months ☐ 36 months ☐

Base Rate Tracker Term Deposit and Currency Deposits

Please select term required

12 months ☐

Maturity Confirmation (must be completed for all Term applications)

Would you like us to automatically re-invest your Term Deposit at maturity into a new Term Deposit (at the then applicable interest rate) for the same term and the same deposit?

Yes ☐ No ☐

If 'No', please complete the following section with the details of the account where you wish your deposit and interest to be paid to at the end of the term.

If 'Yes', would you like us to include your interest in your new Term Deposit?

Yes ☐ No ☐

If 'No', please complete the following section with the details of the account where you wish your interest to be paid to at the end of each term.

UK account to which matured deposit and interest, or interest only, is to be paid at the end of term:

Sort code ☐☐ – ☐☐ – ☐☐

Account number ☐☐☐☐☐☐☐☐

Account name

Name of Bank or Building Society

Branch address

Postcode

Swift code (if overseas)*

Other relevant bank codes, e.g. IBAN number (if overseas)*

This transfer (except on the Euro and US Dollar Term Deposits) will be made by electronic transfer. If you require it to be sent via same day CHAPS transfer, then you must tell us this before midday on the day of maturity. CHAPS transfers incur a fee; please see Banking Tariff for details.

For the Euro and US Dollar Terms Deposits the transfer will be made by telegraphic transfer.

* If payee is overseas, transfers cannot be made without this information

Provided that the instruction for such withdrawal is believed to have been given by one or more of the authorised signatories on the account, as specified in the current mandate to operate the account, Cater Allen Private Bank ("the Bank") may act upon such instructions without the need for further enquiry.

In consideration of the Bank agreeing to allow the arrangements described above, I/we hereby agree:

i. to indemnify the Bank and agree to keep the Bank indemnified from and against all losses, claims, expenses and liabilities whatsoever which I/we may sustain or incur or become responsible for in any way as a result of our agreeing to allow the arrangements described above; and

ii. that this mandate and indemnity is governed by the laws of England and

I/we agree to submit to the exclusive jurisdiction of the English courts.

9 Declaration and Mandate

Applicant to complete

I/We wish to open an Account with Cater Allen Private Bank ("the Bank") in accordance with the applicable published Terms and Conditions thereof ('the Conditions') which I/we acknowledge having received and to which I/we agree to be bound and any subsequent amendments which the Bank may inform us of from time to time, and in accordance with the Account Mandate below.

I/We authorise the Bank to make enquiries and take up references as necessary in connection with this application and to make searches of Credit Reference Agencies and to keep a copy of the record of any search. I/We agree to permit the Bank to use any personal information set out in this application form and obtained from the operation of my/our Account(s) for all purposes ancillary to the operation of my/our Account(s). I/We understand that, if this is a Joint Account(s), we are jointly and severally liable for any indebtedness and you may accept the signature of either Account Holder(s) as authority for withdrawals and other transactions. I/We confirm that the details set out above are complete and accurate. I/We agree that statements of the Account(s) will be sent only to the First Named Account Holder.

I/We authorise the Bank to disclose details of my/our Account to my/our Professional Adviser as named on this application, or their successors in title. I acknowledge that my/our Professional Adviser may receive commission from the Bank in respect of my/our Account.

You, the Bank, are hereby authorised to comply with all withdrawal instructions given by facsimile, provided that such instructions are signed in accordance with the current Mandate to operate the above Account. You may act upon such instructions immediately without the need for further enquiry.

Copy Statements Preferences

Please read the following preferences and confirm as to whether or not you wish your Professional Adviser to receive copies of all statements issued in respect of your Account by ticking the corresponding box:

I/We authorise the Bank to send copies of all statements issued in respect of my/our Account ☐

I/We do not authorise the Bank to supply copies of all statements issued in respect of my/our Account ☐

Closure of Account

The Bank will not accept notification of closure of this Account unless it is authorised by the correct signatories as detailed on the valid Mandate that is in existence at that point in time.

10 Data Protection Statement

Applicant to complete

Providing you with information

I confirm that I am entitled to disclose information about any parties named on the application form. If this application is made in joint names "I" in the statement below should be read as "we" where appropriate.

Using my personal information

Whether or not I become a customer, you may use all the information I and/or my Professional adviser give to you Cater Allen Private Bank or you hold on me, including transactional data, to provide and run the account or service I have applied for. This includes information about the conduct (including details of transactions) of any account or policy that I have with you, a group company or an associated company. You may also use my information to help you develop and improve your products and services. You will keep information about me after my account is closed.

Sharing my personal information

You may share my information for the purposes described in this statement with the group of companies to which you belong (the Santander group) and your associated companies, and with service providers or agents. These companies may be based in other countries. I understand that you will make sure that my information is only used in line with your instructions and your own strict policies on confidentiality. If you transfer my information to another country, you will also make sure that you give it the same levels of protection as needed under the UK Data Protection Act. You may also give essential information about my account and cards (if any) to others if needed to run my account and for regulatory purposes.

Private Bank Account only: If I apply for an American Express Platinum card as part of my Private Bank Account, I understand that you will disclose information about me to American Express for the purpose of administering my card application and my card account. I agree that you may also request and receive information from American Express in respect of my American Express card account.

My marketing preferences

- You may invite me to take part in market research surveys.
  If I don't want to be included in market research, I can tick this box: ☐

If I have been introduced to you via a Professional Adviser I understand that you will not use my information for marketing purposes (although I may still receive details of products and services from other Santander group companies if I have agreed with them to receive such information).

If I am a customer dealing directly with Cater Allen Private Bank you may identify and let me know by post, telephone or electronic media (including email and SMS) of products or services, which you think may interest me. (If I am aged over 18, when deciding whether to provide me with details of a credit product you may search the files of credit reference agencies who will not make a record of this search available to other lenders who search my file).

If I don't want information on other products and services I can tick the following boxes. Please do not contact me:

by telephone ☐ by post ☐ by e-mail ☐

by SMS (when available) ☐

Unless I have said otherwise, by continuing with this application, I agree to you contacting me using any of the methods shown above.

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information

Credit reference agencies – Private Bank Account, Sterling Bank Account and Investment Account applications

I understand that when you assess this application, and any future increase in my credit or overdraft limit (this does not apply to those under 18), you will use the information for credit assessment, which may include credit scoring. You may make any enquiries relating to me that you consider necessary (for example, from another financial institution) and search the files of credit reference agencies, which will keep a record of each search. This could affect my ability to get credit elsewhere within a short period of time. Details about this application (whether or not it goes ahead) will be recorded at the credit reference agency. A financial link between joint applicants or between myself and any named partner or spouse will be created at the credit reference agency. This will link our financial records, where each will be taken into account in all future applications by either or both of us. If I already have a financial association you will assess my application on this basis. This situation will continue until one of us successfully files for a 'disassociation' at the credit reference agency. You will also pass details about me and how I run my account (if my application is successful) to credit reference agencies. When appropriate the credit reference agencies and/or fraud prevention agencies will also record details of my agreement with you, the payments I make under it and any default or failure to keep to its terms and any deliberate non-payment following a change of address without notice.

Verifying my identity and fraud checks

Before you can open this account/add me to this account, or set up my policy, in order to prevent or detect fraud you will check and share the information provided in this application or at any stage with fraud prevention agencies, and may make searches at credit reference agencies who will supply you with information, including information from the electoral register, for the purposes of verifying my identity. Scoring methods may be used to verify my identity. A record of this process will be kept that may be used to help other companies to verify my identity. If false or inaccurate information is provided and fraud identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

You and other organisations may search and use the records held by credit reference and fraud prevention agencies to prevent and investigate crime, fraud and money laundering and for example:

- to check details on applications for credit and credit related or other facilities
- to verify my identity if I or my financial associate applies for other facilities
- to undertake statistical analysis and system testing
- to manage credit and credit related accounts or facilities
- to recover debt and trace my whereabouts
- to check details on proposals and claims for all types of insurance
- to check details of job applicants and employees.

You may also search and use your internal records for these purposes.

You and other organisations may search and use from other countries the information recorded at fraud prevention agencies. I understand further information on the credit reference agencies and fraud prevention agencies you use is available by telephoning your Agents on 0800 092 3300.

Cards on my account

If I have cards on this account, I understand that you may give information on transactions I have made using my cards on my account to any payment system under which you issue my cards (for example Visa or MasterCard), who may transfer the information overseas to deal with transactions, to resolve disputes and for statistical purposes.

Access to my information

I understand I have the right to see certain records you hold about me if I pay a fee* and I can get an information sheet (Subject Access Info Sheet) explaining my rights by calling 0800 092 3300.

*Please see Banking Tariff for details.

11 Important checklist

Applicant to complete

Please tick the boxes below to confirm that you have carried out all the appropriate stages of the application process:

☐ I/We have completed all relevant sections of this application form

Impersonation checks/non face-to-face verification – from the 'Required Documents' information provided below, please read the section which is relevant to you and once you are happy that the correct information has been supplied, tick the box provided.

Required Documents

For personal clients introduced by a PRA and/or FCA regulated financial adviser

☐ My/our PRA and/or FCA regulated financial adviser has completed section 4 (Confirmation of Verification of Identity, 'CVIC') to verify all parties to the Account.

For direct personal clients and/or introduced clients who are not providing a CVIC

☐ I/We have completed the separate Customer Identification Requirements Sheet* and provided copies of the necessary ID documents which have been certified as "a true copy of the original" by a "professional" (Bank employee, Lawyer, Accountant or Notary) in the UK or an equivalent jurisdiction**.

or:

☐ I/We have enclosed a personal cheque written from an account opened in my/our name with a bank in the UK or an equivalent jurisdiction for the total amount I/We wish to place on deposit and made payable to the name of the Account

Term Deposit applications

Term Deposit accounts can only be opened via the electronic transfer of funds.

Required documents

For personal clients introduced by a PRA and/or FCA regulated financial adviser

☐ Our PRA and/or FCA regulated financial adviser has completed section 4 (Confirmation of Verification of Identity Certificate 'CVIC') to verify all parties to the Account

For direct personal clients and introduced clients who are not providing a CVIC or Certified ID and only applying for a term deposit within this form

☐ I/We acknowledge that an impersonation check in the form of a letter will be sent to each applicants home address by Cater Allen Ltd and that I/We will complete the relevant section of this letter and return to Cater Allen Ltd in order that the verification process can be completed and your Account activated

* The Customer Identification Requirements Sheet can be accessed via www.caterallen.co.uk

** If these documents are not certified by a "professional", then we will be required to carry out additional identity checks

Please note: Absence of any of the above required documents will result in delays to the opening of your account.

12 Acceptance

Applicant(s) to complete

By signing this Application Form I/We agree that:

- I/We have read and understand the Declaration and Mandate and Data Protection Statement, and agree that you can use my/our information as stated in the Data Protection Statement
- I/We have received and accept the Terms and Conditions of this Account (or those Accounts applied for) and agree to also be bound by any subsequent amendments advised to me/us by the Bank from time to time
- I hereby certify that the information provided in this application form is, to the best of my knowledge and belief, accurate and complete in all respects
- Cater Allen Private Bank is duly authorised to operate the Account(s)

If joint application, all must sign

First applicant	Second applicant
Full name	Full name
Signature	Signature
Date D D M M Y Y Y Y	Date D D M M Y Y Y Y

12 Acceptance (continued)

Applicant(s) to complete

Third applicant

Full name

Signature

Date D D M M Y Y Y Y

Fourth applicant

Full name

Signature

Date D D M M Y Y Y Y

13 Additional information

Applicant to complete

Please use this space for any further information or requests pertaining to this application.

Notes

Applicant to read

1. Personal cheques should be made payable to the name that you wish your new Account to be in. No cash, postal orders or third party cheques accepted.
2. The option to open a Term Deposit is restricted to the electronic transfer of funds only.
3. Please note that currency exchange rates can fluctuate. If your deposit into a US Dollar Term Deposit is in a currency other than US dollars, or into a Euro Term Deposit is in a currency other than euros, it will be subject to the rate of exchange advertised on www.caterallen.co.uk at the date of your deposit. At maturity, if you ask us to pay your funds to you in a currency other than US dollars for a US Dollar Term Deposit Account, or euros for a Euro Term Deposit Account, the rate of exchange advertised on www.caterallen.co.uk on the date of transfer will apply.
4. Please note that only fully transactional sterling currency accounts, requiring a single signature to transact, have full Internet Banking functionality. All other accounts will have View Only access.
5. If you request a Debit Card, it will be sent to you when the opening funds are available on your Account, and you have satisfied the minimum balance criteria.
6. Overdrafts are not available to persons under 18 years of age. The overdraft immediately available on the Private Bank Account is £2,000. Please refer to the Private Bank Account Banking Tariff for our Arranged and Unarranged overdraft charges and interest rates. You can opt not to have an overdraft and if you seek more than the £2,000 automatic overdraft it is subject to Terms and Conditions, and will be subject to status and credit checks being made.

For CAPB completion only

Marketing Code

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 by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, except in respect of its consumer credit products for which Cater Allen Limited is licensed and regulated by the Office of Fair Trading. Our Financial Services Register number is 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. Telephone 0800 092 3300. www.caterallen.co.uk