PRIVATE BANK ACCOUNT INTERMEDIARY INFORMATION

One of the UK's leading private banks

Cater Allen Private Bank is one of the leading private banks for professional advisers in the UK. We've earned our reputation by putting the traditional values of courtesy, convenience and personal service into an efficient, contemporary context.

We've been working closely with professional advisers and financial intermediaries for many years. This insight into how your business works enables us to support your individual requirements while you, at the same time, develop and enhance your client relationships.

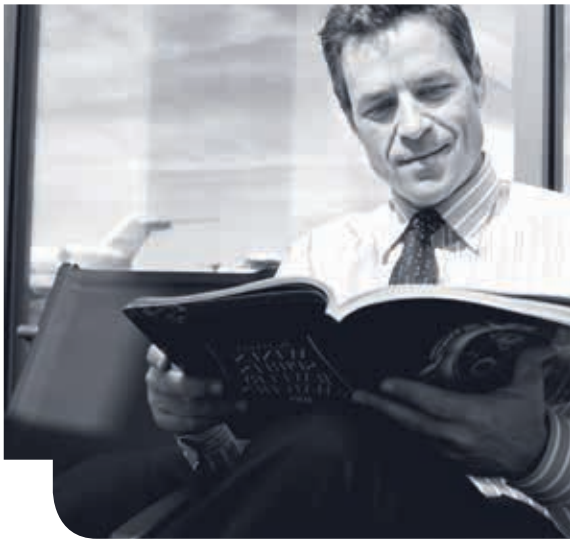
We think it's important to do things well, from simple touches like answering the phone quickly and replying to queries professionally, to developing new accounts that meet the different needs and circumstances of you and your clients. It's this focus on personal service, combined with our specialist accounts and modern delivery channels, which enables us to provide the kind of banking experience that's difficult to match.

All of this service excellence is backed up by a great deal of reassuring substance. Our parent company is Banco Santander, one of the world's leading banks. And all our deposits are 100% guaranteed by Santander UK plc. Which is very reassuring for you and your clients in these unsettled financial times.

PRIVATE

Introducing the Private Bank Account

The latest manifestation of all this is the Cater Allen Private Bank Account. A place where your personal clients can look forward to the very best of everything. In this brochure you will find details of what they can expect from our flagship account.



It's not for everyone

The Private Bank Account is designed to appeal firmly to high net worth individuals. To qualify for the Private Bank Account, your client will need to hold at least £100,000 with Cater Allen across savings and investments, not including Structured Products. They also need to keep a minimum account balance in their Private Bank Account of £5,000.

This entry level comes with correspondingly exceptional benefits, from service to interest rates to an exclusive American Express® Platinum Card offer.

It's rewarding for you, too

The benefits to Intermediaries for signing people up to the private account are:

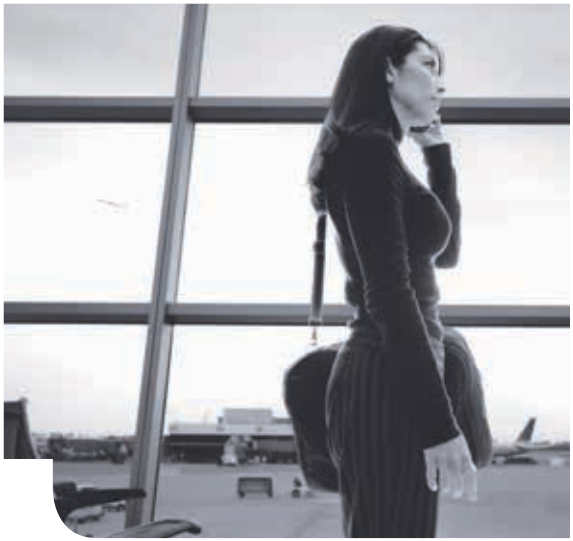
- Complete control over clients' cash accounts (if previously agreed)
- A bank you can trust, with years of experience with Intermediaries
- An easy-to-sell product due to its exclusivity and benefits.

PRIVATE

Clients can expect a thoroughly superior service

Cater Allen clients are accustomed to receiving exemplary levels of service from us at all times. Our Private Bank Account takes this to a whole new level.

We have created a dedicated, specially trained Private Bank Account Team, who will be at the end of the phone to help customers with any requirements they may have.



We have set rigorous standards for how promptly they answer calls, and for the speed with which enquiries are resolved. And clients won't be passed from person to person. The team member who initially responds to a query will follow it through to a satisfactory conclusion.

Interest rates are on the up

The Private Bank Account pays rates of interest that are tiered, so the higher the balance, the greater the return.

£5,000 - £100,000	0.00%
£100,000 - £500,000	0.25%
£500,000+	0.50%

Rates correct at 14/03/2012

In addition, the account comes with an automatic £2,000 overdraft facility. You must read and understand the Private Bank Account Banking Tariff to understand the fees and charges that are applicable. The Private Bank Account Banking Tariff can be found at www.caterallen.co.uk

PRIVATE

Step up to Platinum

Our Private Bank Account comes with another very valuable benefit. Customers will be automatically pre-approved by Cater Allen to apply for an American Express Platinum® Card.[1]

Platinum Cardmembership is about enjoying life in comfort and style. Travel, entertainment, shopping and daily activities can be experienced with greater ease, enhanced luxury, and more enjoyment than ever before.

Your clients will be pre-approved by Cater Allen to apply for American Express Platinum Cardmembership.

American Express Platinum Cardmembers can look forward to a range of comprehensive benefits:

- Worldwide Travel Insurance
- American Express Preferred Seating programme
- Membership Rewards® programme
- Platinum Travel Service
- Priority Pass lounge access
- Platinum partner hotel programme

For more information on the benefits of American Express Platinum Cardmembership, please visit our introducer portal, at www.caterallenportal.co.uk or telephone 0800 028 8118.

Stay fee-free

The standard annual fee for the American Express Platinum Card is £450 per year.

1 Applicants must be 18 years old or over. Approval is subject to status and terms and conditions apply.

The American Express Platinum Card is offered by American Express Services Europe Limited registered office: Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom registered in England and Wales, Company Number 1833139, and authorised by the Financial Services Authority under the Payment Services Regulations 2009 (reference number 415532) for the provision of payment services. American Express Services Europe Limited is an appointed representative for insurance mediation activities only, of American Express Insurance Services Europe Limited (reference number 311684) who is authorised and regulated by the Financial Services Authority. Details can be found on the FSA Register. American Express Services Europe Limited also subscribes to the Lending Code which is monitored and enforced by the Lending Standards Board and is licensed by the Office of Fair Trading for the provision of credit products and related services.

PRIVATE

It’s rewarding for you, too

The benefits to Intermediaries for signing people up to the private account are:

- Commission rate of 0.25%
- Complete control over clients’ cash accounts
- A bank you can trust, with years of experience with Intermediaries
- An easy-to-sell product due to its exclusivity and benefits.

You can find out more about the Private Bank Account, order brochures for your clients and download the application form and fact sheet from our introducer portal at www.caterallenportal.co.uk or call 0800 028 8118.

PRIVATE

Cater Allen
PRIVATE BANK

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 THE SANTANDER GROUP

CAPB 0776 OCT 12 LD