

SPECIALIST
BANKING FOR
PERSONAL
AND BUSINESS
CLIENTS

 **Cater Allen**
PRIVATE BANK





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WHY WE'RE THE RIGHT CHOICE

A winning combination of old and new

At Cater Allen Private Bank, we have 150 years of experience. We've earned our reputation by putting the traditional values of courtesy, convenience and personal service into an efficient, contemporary context.

We pride ourselves on focusing on the things that are important to you and doing them well, from simple touches like answering the phone promptly and replying to queries professionally, to developing new accounts that are designed to meet your different needs and circumstances.

It's this focus on personal service, combined with our specialist accounts, attractive rates of interest and modern delivery channels, which enables us to provide the kind of banking experience that's difficult to match.

We'd like you to find out for yourself what makes us different. We want you to feel good about banking with us. And then we hope you'll enjoy a long and rewarding relationship with us.

What you can expect

- A professional, friendly approach that treats you as an individual
- Innovative accounts to suit your particular needs
- Easy, fast and free access, whether by phone or online
- Continued support from our UK-based Client Team
- Knowledgeable people who take ownership as they progress your enquiries
- Advice from one individual agent on both personal and business banking queries
- Uncomplicated banking solutions now, and in the future
- Reassurance because all deposits with us are unconditionally guaranteed by Santander UK plc.

We aim to combine high levels of personal service with competitive rates of interest. We strive to provide you with the kind of banking experience you won't find elsewhere.



Why we're different

Our clients tell us they bank with us because we do what we say. We don't make a fuss. Instead, we concentrate on providing our clients, whether personal or business, with the kind of service and banking facilities they expect from a private bank.

We do, of course, take pride in a heritage that dates back almost 200 years. But we also use the skills and technological expertise of our parent company Banco Santander, an AA credit-rated bank*; to enable us to deliver an even more efficient service.

Our history – at a glance

- Bank established in 1816 in Blackburn
- Cater & Company established in 1908
- Became first private limited company to operate on London Money Market in 1919
- Cater Allen formed in 1981
- Acquired Tyndall Bank in 1994 and Fleming Premier Banking seven years later
- Joined Abbey National Group in 1997
- In 2004 became part of Banco Santander, an AA credit-rated bank*

* As at 6th January 2011 (Source – Fitch)

The personal touch

Our client service is underpinned by a number of important key principles.

It's truly personal

Because we value talented people, their skills and experience ensure you always deal with people who are accessible, understanding and extremely responsive.

You can expect a fast, friendly and knowledgeable service that is tailored to your personal requirements. Whether you prefer to deal with us by phone or post, you can expect a prompt reply that answers queries effectively. Or, you can choose to conduct your banking using our Internet Banking Service.

You can also keep up-to-date with developments at Cater Allen by visiting our website at www.caterallen.co.uk

It's highly professional

When it comes to managing your account, we apply the high standards to everything we do – from the efficient opening of accounts through to the timely delivery of your account statements.

Because we strive to make excellence the norm, you can expect a smooth, seamless and flexible service. Timeliness, accuracy and efficiency always underpin our approach.



CHOOSING AN ACCOUNT

Why we appeal to both personal and business clients

Over the years, our reputation for excellent service and uncomplicated banking solutions has helped us attract both personal and business clients. Meanwhile, our specialist accounts for charities, pension scheme administrators/trustees and trusts have appealed to many organisations.

Personal clients appreciate our service because we ensure we treat you as individuals who, quite rightly, want to make your money work for you. Similarly, our business clients, who represent all sectors and professions, are looking for good returns.

Clients tell us they prefer to bank with us because we:

- make it easy and convenient to deal with us, whether you're in the UK or abroad
- ensure you always speak to UK-based advisers who are responsive and efficient
- give you free access to your banking at all hours of the day. If you are unable to call our Client Team, you can call ServiceLine, our automated Telephone Banking Service. Alternatively you can use our Internet Banking Service

- offer free cash withdrawals
- provide multi-currency options in sterling, euro and US dollars
- offer competitive rates of interest, particularly if you can give us notice on account withdrawals
- provide a VISA Deferred-Debit Card with attractive terms.

Account recommendations at a glance

We have a range of accounts to suit different circumstances. They reflect the aspects that our clients find important – easy access, flexibility, competitive rates of return and, in some cases, multi-currency options. You can mix and match the Accounts to suit your requirements.

Our 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 tiered rates of interest. It also offers a cheque-book, VISA Deferred-Debit Card and pre-approval to apply for an American Express® Platinum Charge Card.

Prestige Bank Account (sterling only)

The Prestige Bank account is designed for those who have at least £25,000 on deposit with us, across all Cater Allen accounts. Clients can call the Cater Allen Client Team seven days a week, enjoy tiered rates of interest, and are pre-approved to apply for an American Express® Gold Charge Card.

Sterling Bank Account (sterling only)

High transaction level current account offering cheque-book and VISA Deferred-Debit Card. Can be linked to the Euro and US Dollar Bank Accounts.

Euro Bank Account

Euro currency current account with euro VISA Deferred-Debit Card. Can be linked to the Sterling 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.

Investment Account (sterling only)

Low transaction level current account offering cheque-book and VISA Deferred-Debit Card.

Sovereign 30 Account (sterling only)

30 day notice savings account.

Term Deposits

Savings accounts of fixed terms at fixed interest rates.

Our Non-Personal Accounts for Business and Organisational Clients

Corporate Account (sterling only)

High transaction level current account offering cheque-book and VISA Deferred-Debit Card.

Reserve Account (sterling, US dollar and euro)

Low transaction level current accounts offering sterling cheque-book (on sterling accounts only) and sterling/US dollar/euro VISA Deferred-Debit Card as appropriate.

Reserve Account for Charities (sterling only)

Low transaction level current account with cheque-book.

Reserve Account for Pensions (sterling only)

Low transaction level current account with cheque-book.

Reserve Account for Trusts (sterling only)

Low transaction level current account with cheque-book.

Asset 30 Account (sterling only)

30 day notice savings account.

Term Deposits

Savings accounts of fixed terms at fixed interest rates.

*All of our Personal accounts can be held jointly by up to four people.

More details about each type of Personal and Non-Personal Account, including eligibility criteria, can be found in the relevant account Fact Sheet, respective Terms and Conditions, at www.caterallen.co.uk or by phoning our Client Team on 0800 092 3300.

For more information on any of these accounts, please call us on **0800 092 3300**

Conditions of our accounts

- It is at the bank's sole discretion to provide banking facilities or to issue a VISA Deferred-Debit Card
- All bank accounts and cards are subject to status
- Some accounts have minimum account balances and a limited amount of free day-to-day transactions
- Overdraft facilities are subject to status and only available to persons aged 18 years or over who hold a Private Bank Account, Prestige Bank Account or Sterling Bank Account. Written quotations are available on request
- Current interest rates are published on our website at www.caterallen.co.uk and on our Interest Rates Sheets, which you can request by calling our Client Team on **0800 092 3300**
- To help us improve our service we may record or monitor telephone calls.

Opening an account

We make it easy to open an account. You can find out more about this by visiting our website at www.caterallen.co.uk or by phoning our Client Team on **0800 092 3300**.

We do advise that you read and understand certain information before submitting an application. You will find all the necessary details in our application pack, but here's a quick checklist:

- The relevant account Fact Sheet
- Our Personal Terms and Conditions or our Non-Personal Terms and Conditions, depending upon whether you are a personal or business client
- Our Banking Tariff, which contains all of our charges and fees
- Our Current Interest Rate Sheet
- Our VISA Card Cardholder's Guide – if cards are available on the Account being applied for
- Our VISA Card Terms and Conditions – if cards are available on the Account being applied for
- Our Joint Accounts Fact Sheet – personal customers opening a Joint account only
- Our Helping you Manage your Non-Personal Account guide – if you are applying for a Non-Personal Account

- Your Application and Credit Referencing Fact Sheet
- Our Complaints Procedure Fact Sheet
- Mandate and Data Protection Statement – both of which are on the application form.

Please note that all signatories and authorised users on an account (whether a Personal or Non-Personal Account) should read all of this literature before they sign the application form and complete their own personal details.

Once the application form is completed and all relevant ID for each authorised user/signatory is collated, these should be sent to us along with a cheque for the opening balance of the Account.

Please don't make the cheque payable to Cater Allen – it should be made payable to the Account name that the Account is to be opened in. We require separate cheques for the opening balance of each new account.

We also welcome electronic funds transfers. If you are interested in opening an account in this manner then please call us to discuss.

If you change your mind (Personal clients only)

If you're not happy about your choice of account (except for a fixed-rate account), providing you notify us within 14 days of making your first payment into the Account, we'll help you switch to another of our accounts, or we'll give all your money back with any interest it has earned. We will not enforce any notice period or charges.

Please refer to our Cancellation Notice which will be included in your Welcome Pack if you open an account.



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.



ONGOING SUPPORT

Managing your account

We make it as simple as possible for you to manage your accounts. Once you open an account with us, we'll send you a Welcome Pack that provides all the information you will need.

You can manage all your accounts and communication via the telephone, online or by post.

Using our Telephone Banking Services

Many clients prefer the convenience and immediacy of our Telephone Banking Services. You can use these in two ways:

- Call our Client Team on **0800 092 3300**
- Phone ServiceLine, our automated 24 hour service, on **0800 092 4400**.

Using our Telephone Banking Services is a very secure and easy way to carry out instant banking, whether you're at home or on the move. We recognise that your time is at a premium, so you can call at whatever time is most convenient to you – day or night. You can get up-to-the minute balance information, and manage various transactions on your account. And because we've made the whole process as simple as possible, you won't be on the phone for long.

We've designed ServiceLine, our automated 24 hour service, to be straightforward and easy to use. However, if you prefer you can opt to be transferred to one of our Client Team who will take care of your needs. They are on hand to help from 7am-11pm, seven days a week.

Client Team

By calling our Client Team, you can conduct all your banking. You can:

- check an account balance
- check particular debits and credits including any pending VISA Deferred-Debit Card transactions (if a card has been issued on the Account)
- 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 cheque-book (where this is available on the Account)
- order a new paying-in book (sterling accounts only)
- order an interim or duplicate account statement
- set up or amend Standing Orders and bill payments (certain sterling accounts only)
- instruct us to make an electronic payment, e.g. CHAPS, BACS and TT/ SWIFT payments (certain accounts only)
- cancel a Direct Debit (sterling accounts only)
- stop a cheque that has been written on the Account (certain sterling accounts only)
- request a replacement Cater Allen VISA Deferred-Debit Card (certain accounts only)
- 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 cheque-book
- arrange an overdraft or increased limit – you may be required to complete an Overdraft Application Form¹
- request a counter cheque, a Banker's Draft or a currency draft to be drawn on your account and issued to you
- apply for our Internet Banking Service
- request an Internet Banking Password.

Charges may apply for certain services. Please see our Banking Tariff for details.

¹ Overdrafts are only available on our Private Bank account, Prestige Bank account or Sterling Bank account for personal customers, are subject to status and not available to persons under 18 years of age. Overdrafts 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

ServiceLine

We provide a 24-hour, seven-days a week automated telephone service which gives you secure and immediate access to your account details. You can:

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

Charges may apply for certain services. Please see our Banking Tariff leaflet for details.

² Any statement ordered via ServiceLine will only show the transactions that have occurred on the Account since the last statement date, up to and including the day the request is made via ServiceLine.

Using our Internet Banking Service

Many of our clients have recognised the benefits of our Internet Banking Service. This service offers you the freedom and convenience to bank when you want, where you want, in a safe and secure environment. It puts you in control and allows you to manage your finances on the internet, from work or home, in your own time. It's free, easy to use and is available 24 hours a day, seven days a week. You can use our Internet Banking Service 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.

Our Internet Banking Service³ allows you to:

- access an overview of your account(s)
- view your account balance
- download transactions listings
- look at pending credits and payments
- set up and manage bill payments
- set up and manage Standing Orders and Direct Debits
- set up and manage internal and external funds transfers
- update your email contact details
- change your Internet Banking Password and Personal Access Code (PAC)
- view current and past interest rates.

You can find out further details about our Internet Banking Service by visiting www.caterallen.co.uk

Operating your account

As well as giving you an account number for any account you open with us, we'll give you a 10-digit Customer Number that is personal to you. If anyone is joint on your account, they will have their own individual Customer Number.

Paying into your account

Paying into your account is easy. We're happy to accept electronic transfers. We'll also give you a personalised sterling paying-in book for each sterling account that you hold with us (except Term Deposit accounts). If your sterling account has a cheque-book, you'll find additional personalised paying-in slips at the back of it.

- You can either post cheques to us, or pay these into any Royal Bank of Scotland (RBS) branch⁴
- We can also accept cheques in other currencies
- You can find out more details about account procedures by calling us on **0800 092 3300**.

Paying-in books

We provide sterling paying-in books on all of our sterling accounts, except Term Deposits. We do not issue paying-in books for any of our euro or US dollar accounts.

Cheque-books

We're happy to provide a sterling cheque-book on certain accounts, if you request one.

³Some of these services are not available on all of our accounts. Please refer to the individual account Fact Sheets for full details.

⁴While we offer free banking where possible, certain types of transactions do incur charges. Free over the counter services at RBS branches does not include branches of RBS associated companies, for example NatWest. You can find out more information in our Banking Tariff.

Our additional services

- Arrange Standing Orders, Direct Debits, regular credits and sterling CHAPS transfers
- Organise telegraphic transfers to/from your account to/from abroad
- Pay bills from your account
- Request a Banker's Draft, cheque or currency cheque to be drawn from your account.

The Cater Allen VISA Deferred-Debit Card

Many of our customers appreciate the flexibility of our VISA Deferred-Debit Card. This is a deferred-debit card that is available on certain accounts. You can use it to withdraw cash and pay for goods and services.

Your card is fully integrated with your bank account, and any cash withdrawals that you make, whether via a cash machine or over the counter in a bank, are debited from your bank account on the date we receive them from VISA. However, your VISA purchases will not be debited from your account until the day your monthly statement is produced – allowing you to continue to earn interest⁵ on money you have spent.

You can find out more about our VISA Card by visiting our website at www.caterallen.co.uk, by requesting the VISA Card Cardholder's guide, or by phoning us on 0800 092 3300.

Statements

We normally issue monthly statements (some accounts receive quarterly or bi-annual statements), though you can request more frequent statements. We can also send copies of statements to your professional adviser.

Security on your account

Naturally, we do all we can to safeguard the security of your accounts and funds. Therefore we'll issue (on many of our accounts but not all) a Personal Access Code (PAC) to each person who can transact on the Account. Your PAC is a six-digit number that is personal to you, the Account user. It is used to identify you when you call us.

You can change your PAC at any time by calling our automated ServiceLine and following the voiced instructions.

Welcoming your feedback

We hope that you will enjoy a long and happy relationship with us. We are always keen to hear your views so that we can improve our service further, so please call us if you have any comments.

⁵This allows you to earn interest on money that has already been spent. Therefore you earn interest that you would not earn if you used a normal debit card.

Complaints

We always take any complaint seriously. We promise to keep you informed on the progress of your complaint and deal with the matter promptly.

For full details of our complaints process please see our Guide to Complaints Procedures Fact Sheet.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For Joint Accounts each account holder is treated as having a claim in respect of their share so, for a Joint Account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with Cater Allen Private Bank, including their share of any Joint Account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please call us on 0800 092 3300, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

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.

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, cheque-books and cards issued on the Account and tell us where you wish any funds left in your account to be sent to.

Next steps

If you would like to hear more about Cater Allen and what we can offer you, please call us on:

- Freephone 0800 092 3300 (7am–11pm, seven days a week)
- +44 (0)114 228 2407 (outside the UK)
International call charges apply if you are calling from outside the UK.

You can also visit our website at:
www.caterallen.co.uk

Or you can write to us at:
Client Team
Cater Allen Private Bank
Santander House
9 Nelson Street
Bradford BD1 5AN



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.

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Cater Allen – part of Santander Private Banking

