

AN
INTRODUCTION
TO CATER ALLEN

 **Cater Allen**
PRIVATE BANK



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AN OVERVIEW OF OUR HISTORY

Cater Allen Private Bank has a long and respected financial history dating all the way back to 1816, the year after the Battle of Waterloo.

It was founded and led through the 1800s by the Cunliffe family during a period in history when Britain was establishing itself as the de facto centre of the world's trade and finance markets. The bank's activities and expertise were developed from generation to generation in an era coupled with countless industrial and scientific advances.

The twentieth century ushered in many changes to the bank. It was the first private limited company to operate on the London Money Market in 1919 and a period of mergers and acquisitions followed which served to build the amalgamation of companies that in 1981 would become known as Cater Allen.

Throughout the 1980s Cater Allen was predominately a wholesale bank, however during this dynamic decade its private banking division was also growing. In 1994, it doubled in size with the acquisition of Tyndall Bank. Joining the Abbey group plc in 1997, Cater Allen went on to consolidate its service proposition with the acquisition of Fleming Premier Banking in 2001, a highly respected telephone banking business. This also substantially enlarged its entire operation.

In 2004 Cater Allen Limited, along with the rest of the Abbey group of companies was acquired by Banco Santander and became part of the Santander Group, one of the largest banks in the world.

Today, after almost 200 years of service, Cater Allen Private Bank continues the traditions of its forbearers, putting the timeless values of courtesy and personal service into an efficient, contemporary context.

We take pride in the enviable reputation we have built for innovative thinking coupled with these enduring service values.





1816 Bank is founded by Roger and John Cunliffe at Old Street in Blackburn

1817 Associated company Roger Cunliffe Junior & Co. is established in London by a nephew of the brothers, also named Roger

1818 John Moxham's accountancy practice, ancestor of Tyndall Bank, is established



1819 The company opens an account at the Bank of England

1836 The company's previous partnership is dissolved into two separate businesses - Roger Cunliffe continues in finance

1851 The third Roger Cunliffe is made a partner

1837 Queen Victoria comes to the throne

1859 Charles Darwin's 'The Origin of Species' is published

1876 Alexander Graham Bell invents the telephone

1893 Vaile and Carew becomes Vaile, Allen and Co

1903 Ryder Miles founded

1908 Cater and Company established

1903 Wright Brothers make first powered flight

1912 Titanic sinks



1919 Treaty of Versailles is signed

1919 Cater and Company becomes first private limited company to operate on the London Money Market

1921 A fifth generation member of the Cunliffe family is introduced as a partner to run the business

1929 Wall Street Crash

1960 Merger with Ryder's Discount Co. creates Cater Ryder and Co. Bankers and Bill Brokers

1981 With the acquisition of Allen, Harvey and Ross, the company becomes known as Cater Allen

1971 Decimalisation



1991 Sir Tim Berners lee invents the World Wide Web



1996 Dolly the sheep becomes the first clone

1999 Creation of the European single currency

2003 Human Genome project is completed

1994 Acquires Tyndall Bank

1997 Joins Abbey National plc Group

2004 Becomes part of the Santander Group



2010 Head Office established at Ludgate Hill in the City of London

EARLY YEARS

FORMATION PERIOD

EXPERTISE COMBINED

NOUGHTIES

OUR HERITAGE, EXPERTISE AND COMMITMENT TO INTERMEDIARIES

Cater Allen has a longstanding legacy of working directly with professional advisers and financial intermediaries. As a result we have built up a wealth of experience and resultant expertise which enables us to support your requirements, and in turn those of your clients.

We focus on doing the things that matter; from taking ownership of issues and queries and dealing with them professionally and effectively; to developing banking solutions that meet the differing needs of your clients. In essence, we aim to provide the kind of banking experience that's difficult to match elsewhere.

No cross-sell guarantee

We understand absolutely that you need to retain control of the financial advice your clients receive, which is why we promise to never approach or cross-sell any product or service to an introduced client without prior written permission from you to do so. We always inform our intermediary partners of any new developments to our proposition, but leave it to them to communicate these opportunities to their clients at their discretion.

Looking after your clients

We know that you want your clients to receive a level of service that you can feel proud to have recommended. We also appreciate that they are individuals with needs and circumstances that may change over time. Whether your clients prefer to deal with us by phone, online or post, they can expect a prompt and efficient response that reflects our professionalism and the high standards that we apply to everything that we do.



OUR BANKING SERVICES

Our experience of and insight into the needs of financial advisers, and the diverse and exacting requirements of their personal, corporate and specialist (trust, charity and pension) clients has enabled us to develop a broad portfolio of banking and cash management solutions.

We offer current accounts, savings accounts and fixed term deposits which can be held in sterling, euros and/or US dollars.

Personal, Business and Specialist Accounts

This range of accounts has been designed to deliver the benefits that our clients find important, such as ease of access, flexibility and the option to hold funds in multiple currencies.

The euro and US dollar current accounts for example are an ideal solution for clients who regularly travel abroad or have a second home outside the UK.

They can be linked to a Cater Allen sterling current account and/or each other to afford the client greater flexibility, allowing them to move funds between accounts as often as they require at no cost, whilst a euro and/or US dollar debit card precludes the client incurring charges whilst abroad in the way that they would if they were to use a sterling debit card.

We have a wealth of experience in tailoring accounts for your clients to meet the specialist requirements of charities, trusts, pensions and other organisations.

Fixed Term Deposits

We provide a selection of fixed term deposits with multi-currency options for individuals, businesses and specialist clients with funds of £50,000 or more to deposit. The term of the deposit, between 3 months and 36 months, can be chosen to suit the client's needs, with the rate set for the entirety of the term and interest paid at maturity.

Strength and Security

The security of our clients' money is of paramount importance to us. We operate rigorous risk controls and have designed products to ensure that risk is kept to a minimum.

Cater Allen Private Bank is a wholly owned subsidiary of Santander UK plc and all deposits held by Cater Allen Private Bank are fully and unconditionally guaranteed by Santander UK plc.

Santander UK plc. operates under Santander Group's 'subsidiary' model. The subsidiary model works to ensure that all subsidiaries in the Group operate on an autonomous basis, retaining responsibility for funding, capital and liquidity management at the local level. Santander UK plc is managed by its own Board and is subject to the supervision of The Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA) in the UK. The PRA capital and liquidity requirements and stress tests are required to be satisfied on a standalone basis assuming no parental support.

Cater Allen has its own banking license and is therefore authorised and regulated by the Financial Conduct Authority and Prudential Regulatory Authority and is covered by the Financial Services Compensation Scheme (FSCS). Deposits held with Cater Allen are treated as being distinct and separate from deposits with Santander UK plc for the purposes of FSCS cover. Each eligible depositor is therefore covered up to £85,000 as a combined amount across their Cater Allen accounts, including their share of any joint accounts, as well as up to £85,000 as a combined amount across any Santander UK plc accounts they may also hold.

Please don't hesitate to call us on **0800 092 5500** if you require any further information regarding Cater Allen Private Bank.

Lines are open from 8.30 am to 5.30 pm, Monday to Friday.
Calls are free if made from a UK BT landline.
Calls from other providers or mobiles may vary.
Please contact your provider for information.





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.

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