



PERSONAL NOTICE ACCOUNT 95 (OFF SALE)

The Cater Allen Personal Notice Account 95 is an excellent choice if you're looking to grow your capital without losing out on access. You may be saving for something special or simply looking for a suitable account for the cash element of your portfolio. The account offers tiered rates of interest on savings but requires you to provide 95 days' notice of any withdrawal. No access is permitted before the end of the notice period. There is no limit to the number of withdrawals that can be made in a year.

You can only deposit additional funds into your account electronically (e.g. Standing Order from another account) or by sending us cheques using our pre-paid envelopes.

Interest is calculated daily and credited monthly to the account. As an added benefit, you can elect to have the interest credited onwards, to another account you hold, every month. In these instances, your interest will first be credited to your Personal Notice Account 95 before we arrange for it to be debited from that account and either:

- transfer it to another account you hold with us; or
- transfer it via BACS to an account you hold with another financial institution.

Key features

- This account is no longer on sale.
- Operated by telephone, post and online.
- Funds may be held in sterling only.
- View your balance and any pending credits using our Internet Banking Service.

- Interest is calculated daily and credited monthly.
- Option to have your interest paid onwards to another account.
- There is no limit to the number of withdrawals that can be made in a year, so long as you give us 95 days notice for each one.
- You must have had cleared funds in your account for 30 days before you can give us your first notice of withdrawal after opening your account.
- Monthly statements.
- Interim or duplicate statements are available on request.
- Postal paying-in book supplied, pre-personalised with your Account Name and Account Number.
- Up to 4 people joint on the account.
- Pre-paid envelopes provided for paying cheques into your account.

Withdrawals

Withdrawals may be made on 95 days' notice. There is no limit to the number of withdrawals that can be made in a year, however please note that on opening the account you must wait 30 days before giving notice of your first withdrawal.

If you wish to close your account, 95 days' notice is required.

Interest Payments

Interest rates are variable and tiered. Interest is calculated daily and credited monthly.

Interest earned will be paid to you gross. Any tax due on your interest will not be paid by Cater Allen Private Bank. You are responsible for declaring this interest to HM Revenue & Customs and paying to them any tax due.

Interest is credited to your account after close of business on the 20th day of each month, unless you ask us to change your statement date. Please refer to the 'Statement' section on the following page for more details.

Even if your statement frequency is changed, your interest will still be credited on the 20th of each month.

You may choose to have your interest paid to you by cheque or to any suitable UK bank or building society, after it has been credited to your Personal Notice Account 95. If interest is paid to an account not held with Cater Allen Private Bank you must allow at least 5 working days for interest to reach that account.

Details of our current interest rates are available on our website www.caterallen.co.uk or by calling us on 0800 092 3300.

Statements

The default date for production of your statement is monthly on the 20th of each month. You can request that we change the date for production of your statement, in which case your statement date and interest payment date will change accordingly. You may also request a change in statement frequency. If you change your statement frequency, interest will still be credited on the 20th of each month.

Terms & Conditions

These Terms and Conditions are in addition to the Cater Allen Personal Terms and Conditions which apply to this Account. In the event of any conflict between the Personal Terms and Conditions and these specific Terms and Conditions then these specific Terms and Conditions will apply.

Product Specific Terms and Conditions

1. You must have had cleared funds in your account for 30 days before you can give us your first notice of withdrawal after opening your account
2. No access is permitted before the end of the notice period
3. Once we have received your instruction to withdraw funds from your Personal Notice Account 95 or close your account, that instruction cannot be revoked or cancelled.

4. If we change the interest rate to a lower rate we will give you at least two months' personal notice of this change. We may make a change to an interest rate which is to your advantage without giving you advance notice. In these circumstances, we will notify you of the change by putting a notice in the Guardian and Daily Telegraph newspapers and on our website within three Business Days of the change; or by telling you in your next account statement of such change, where that statement is due within 30 days of such change; or by giving you written notice of the change within 30 days of such change.

Additional Terms and Conditions apply to the Internet Banking Services and are available on our website www.caterallen.co.uk or by calling us on 0800 092 3300.

What to do next

If you'd like more information about the Personal Notice Account 95 please visit www.caterallen.co.uk or call us on 0800 092 3300. Alternatively, your Financial Adviser can also provide you with more information.

All Cater Allen Accounts are subject to status.



Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. 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 Text Relay service. Further details can be found at ngts.org.uk

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. 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. Calls may be recorded or monitored. Telephone 0800 092 3300. www.caterallen.co.uk

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INFORMATION SHEET

Basic information about the protection of your eligible deposits	
Eligible deposits in Cater Allen Limited are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: Cater Allen Private Bank
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Cater Allen Limited for enquiries relating to your account:	Tel: 0800 092 3300
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Cater Allen Limited also trades under the name Cater Allen Private Bank. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

3 Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other Important Information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

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