

September 2019

## Important: Upcoming changes effective from 16 September 2019

Dear Customer

We wrote to you in February about changes we're making to our internal systems. **We're writing to confirm that these changes will be effective for you from 16 September 2019.** If this changes we will let you know via our website.

### What you need to do

These changes will take place automatically and there isn't any action you need to take.

### Disruption to our services over weekend of 14 and 15 September 2019

As we make these important updates, all outgoing and incoming payments will be suspended from 8pm on Friday 13 September 2019 to 8am Monday 16 September 2019. During this time you can continue to use your Debit Card as normal, all ATM services will continue to be available and our Contact Centre will be able to help with any account enquiries, although they will not be able to process any payments or action any requests during this time. **Normal service will resume on Monday 16 September.** Please plan your payment requirements accordingly to process before this downtime if required. We apologise for any inconvenience this may cause.

You can find the latest information about these changes by visiting [caterallen.co.uk](http://caterallen.co.uk). We suggest you check the website for the most up to date information and help in the first instance.

### Brief summary of what's changing for you

In our previous letter we detailed the changes that are coming, and we have enclosed them again, however we've summarised the main ones below:

- **The Cater Allen Contact Centre will remain open and available to support you as now** although the automated Serviceline service will no longer be available.
- **Introduction of Faster Payments:** Your payments will now be processed faster. Please refer to the detailed changes enclosed or our website for our new cut-off times for payments made via the Contact Centre and Internet Banking.
- **Change to Interest payment dates:** Since May, all monthly interest payments are being made **on the last day of the month**. Additionally, all quarterly interest payments will be made at the end of each calendar quarter (31 March, 30 June, 30 September and 31 December), six monthly interest payments on the last day of the calendar half year (30 June and 31 December) and annual interest payments at the end of the calendar year (31 December). You may have received an additional interest payment in your Account in May when this change was made.
- **Change to interest payment frequency:** If you hold a Reserve Account, Asset 30 Account or Investment Account, you'll receive monthly interest payments instead of the current quarterly payments. You can check the applicable frequency for your other products by checking the relevant Fact Sheet on [caterallen.co.uk](http://caterallen.co.uk).

- **The introduction of a new Internet Banking site** with new tools and feature to help you manage your accounts with Cater Allen. Please refer to our website if you are interested.
- **Introduction of Open Banking:** This is a new optional service which has been introduced, if you are interested please refer to our website. More information can be found on [caterallen.co.uk/resources/third-party-providers](http://caterallen.co.uk/resources/third-party-providers).

**Protect yourself against fraud and scams:**

- ✓ **Never** share a Cater Allen One Time Passcode (OTP) with another person, not even a Cater Allen member of staff.
- ✓ **Never** download software or let anyone remotely log on to your computer or other devices following or during a cold call.
- ✓ **Never** enter your Internet Banking or bank card details after clicking on a link in an email or text message.

If you're ever asked to do any of these, refuse and contact us immediately.

For more information about fraud and scams visit our Online Security Centre [caterallen.co.uk/resources/security-centre](http://caterallen.co.uk/resources/security-centre)

## Here to help

You can find more information about these changes by visiting [caterallen.co.uk](http://caterallen.co.uk). Alternatively, if you have any questions at all, please call us on **0800 092 3300** and we'll be happy to help. We're available Monday to Friday from 8am to 8pm and Saturday and Sunday from 8am to 6pm. Please have your Personal Access Code (PAC) to hand when calling. If you don't have a PAC or have forgotten it, please call us on the number above. Calls may be recorded or monitored.

Yours sincerely



**Jon Howe**  
Director, Cater Allen

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