

February 2019

Important information about changes to our services from May 2019

Dear Customer

Over the coming months, we'll be making a number of changes to our services which will be effective no earlier than 4 May 2019. This means there will also be changes to the terms and conditions of your account(s) and changes to the way you manage them.

We'll contact you again by post to confirm when these changes will be effective for you. We will also use email or SMS to communicate with you once the changes have been made. Please make sure you've provided us with your current email address and mobile phone number. If you need to update your details, please call us on the number below. Alternatively, if you have Internet Banking access, you can update your email address by logging in and visiting the Personal Details section.

You can also keep up-to-date with the latest information and updates about these changes by visiting caterallen.co.uk.

What's changing?

To keep up with the technological changes in the market and improve the services we provide to our customers, we're upgrading our internal systems and processes, enhancing our digital capability and introducing a new Internet Banking platform for all your banking needs.

To help you to understand all the important changes, the enclosed leaflet contains details on:

- our new Internet Banking site, including the introduction of additional tools and features e.g. paperless statements;
- changes to the way you access Internet Banking and the Contact Centre, including the requirement to change your credentials at first login, which will require you to have a registered mobile number with us;
- changes to our terms and conditions and some account features;
- improvements to payments services;
- other significant changes.

We're also taking this opportunity to include our annual reminder on the Financial Services Compensation Scheme.

What you need to do

Please read the enclosed leaflet carefully to make sure you understand the changes. If you've any questions please call us using the number at the bottom of this letter. Nothing is changing immediately, so you've time to decide if your account is still right for you. If we don't hear from you before 4 May 2019, we'll assume that you're happy with the changes. However, if you don't accept the changes then you can close your account(s) without any additional charge before 4 May 2019. Please be aware that any money removed from an ISA will lose its tax free status. If you wish to transfer your ISA to another ISA provider please contact that ISA provider who will arrange the transfer for you.

Protect yourself against fraud and scams:

- ✓ **Never** share a Cater Allen One Time Passcode (OTP) with another person, not even a Cater Allen employee.
- ✓ **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

Here to help

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

Yours sincerely



Jon Howe
Director, Cater Allen

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