

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 these 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, Cater Allen's Internet Banking site won't be available from 8pm on Friday 13 September 2019 to 8am on Monday 16 September 2019. Also, all outgoing and incoming payments will be suspended during this time and payments will only be processed after these changes have been completed on 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. We suggest you check the website for the most up to date information and help in the first instance.

Changes to the way you log in to Internet Banking from 16 September 2019

- Our new Internet Banking site has a number of new tools and features to help you manage your accounts with Cater Allen.
- For your security, when you first log in to Internet Banking from 16 September, you'll be asked to re-register your existing Internet Banking Password and 6-digit Personal Access Code (PAC) before you can proceed. You will be able to change them if you prefer. Please complete this first log in on a desktop or laptop computer. After this you can use your tablet or mobile device if you prefer.
- In addition to your Password and PAC, a One Time Passcode (OTP) will be required to validate certain transactions or make certain changes to your account, in order to meet new regulatory requirements.
- The OTP will be sent to the mobile phone number you have registered with us, you can change this number in Internet Banking as required.

We have enclosed an Internet Banking guide that provides help and advice on how to log in. You can find all this information, help and videos on how to use the new Internet Banking site on caterallen.co.uk. **Please take a few moments to familiarise yourself with the new process before proceeding to log in.**

What else is changing?

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.
- **Manage Term Deposits online:** While we'll continue to send you the term deposit maturity options form so you can give your maturity instructions by post, personal banking customers will have the option to provide their instructions in the 'Term Deposit' section within our new Internet Banking site.
- **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.

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

Here to help

You can find more information about these changes by visiting 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

Internet Banking – First time log in Guide

For enhanced security and to comply with new regulatory changes, you'll experience some changes to the way you log in, including the requirement to enter a One Time Passcode (OTP). Please keep this guide handy when you are logging into Internet Banking or alternatively go to caterallen.co.uk where you can find additional help and support.

What you will need to log in to the new Internet Banking site

To access Internet Banking going forward, you'll need the log in details you usually use plus a registered mobile number. Please make sure you have the following to hand when you log in:

1. Your Internet Banking Username or Customer ID.
2. Your Personal Access Code (PAC).
3. Your password (the one you normally use to log in to Internet Banking).
4. Your registered mobile phone. We will send you a One Time Passcode (OTP) to identify that it's you. If you have not previously registered a mobile number with us for OTP use, we may try to send an OTP to another personal mobile number we hold for you.

How to log in for the first time

Step 1: Start by following your usual log in process

1. Please go to caterallen.co.uk and click on Log in. Select "Internet Banking log in".
2. On the log in page, please enter your Username or Customer ID and click continue.

Step 2: Enter your details on the new site

Once directed to the new site, we'll need to identify you again.

1. Your Customer ID will be pre-populated on the screen.
2. Please enter your Account Number and click continue.

Step 3: Verify using OTP

For security reasons you'll now be asked to reset your login details before entering the new site.

1. You'll receive an OTP to your registered mobile. Please enter this where prompted on the screen.

Step 4: Change your log in details

1. Set a Username – if you currently have a Username, you can enter the same or you can choose a new one.
2. Enter a new password – Please follow the guidance on the screen for the acceptable format.
3. Enter a new PAC – Please follow the guidance on the screen.

This will successfully complete your registration to the new site.

You can now log into Internet Banking using your new credentials

Using your new log in details you have just set up in Step 4, you can now log in to the new site.

1. Enter your Username or Customer ID.
2. Enter three digits of the PAC you just reset.
3. Enter the new password you just reset.

You should now be logged in to the new site and see the Account Portfolio page. You can start using the new site!

Next time you want to log in, you'll only have to enter your secure log in details once – however for certain transactions, we'll provide an additional layer of security by sending a OTP to your mobile phone.

If you have trouble logging in or if you need any help using the new site we have helpful videos, guides and lots of information to assist you on our website.

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