Cater Allen
Private Bank

# How-to-Guide

## Submitting applications via our Intermediary Account Opening Portal

# Table of Contents



# 1. Purpose of the document

This document serves as a guide when submitting new applications via the Intermediary Account Opening Portal.

# 2. Overview of the onboarding process

**Available application journeys:**

- SSAS, SIPP, trust, personal and limited companies

**Application submission summary:**

1. Log in using your credentials
2. Click on 'Single application' on the tile
3. Review initial information
4. Input details about the trust
5. Input details about the accounts you're applying for
6. Input personal details of all linked parties
7. Complete declarations section and submit

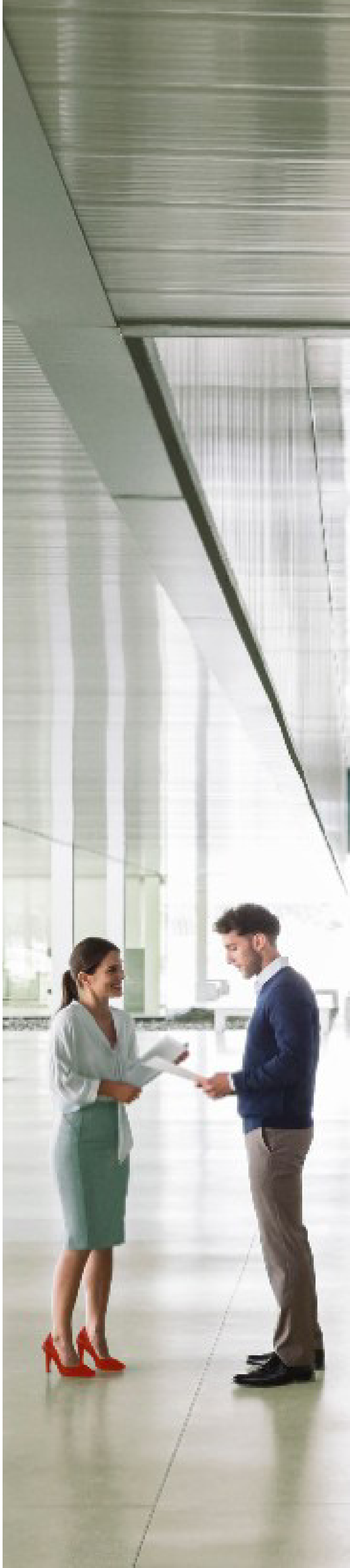
Once submitted to Cater Allen, the application will be checked and assessed to ensure our requirements are met before the account is opened. For example, is the application plausible?

Upon opening, client welcome letters will be sent, and the account with its new account number will appear in the Intermediary view of our internet banking platform.

This guide outlines the following:

- How to log onto our Intermediary Account Opening Portal
- How to submit an application
- Navigating the dashboard

For any issues relating to the onboarding process, please contact your Relationship Director or Relationship Support Manager. If you need help with anything else, please call the Executive Team on **0800 092 5500**.



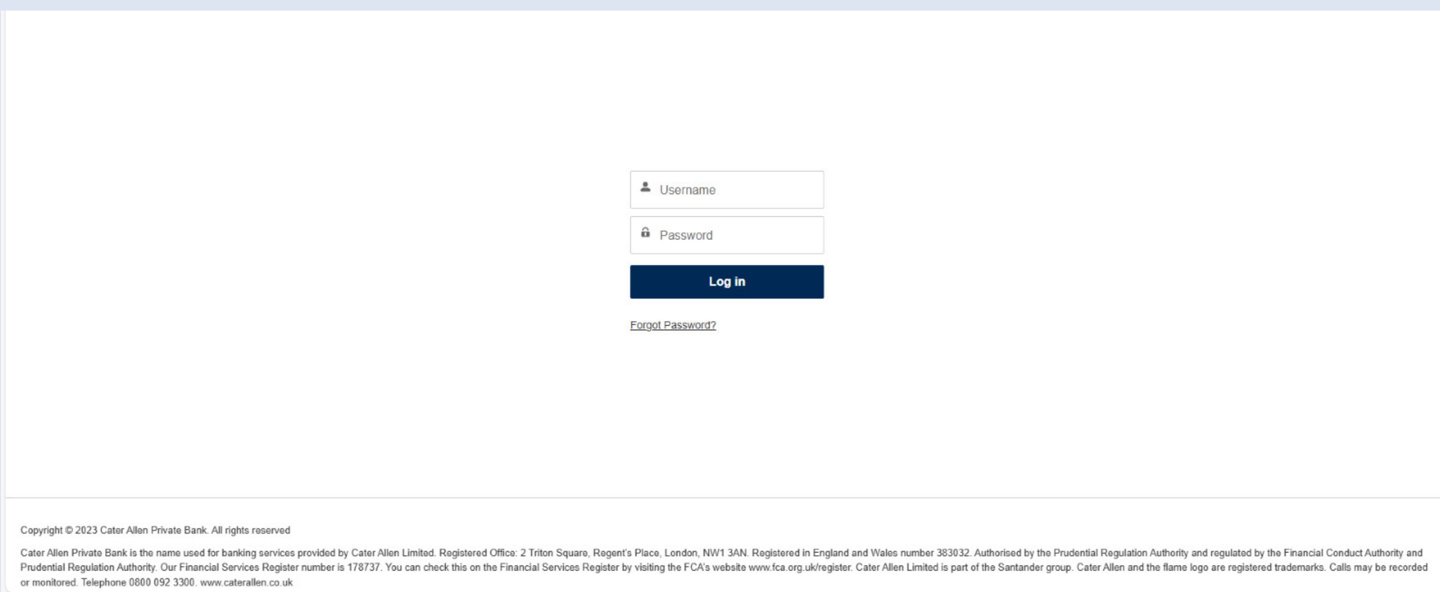
# 3. Logging onto the account opening portal

To request access for an employee, please email your Relationship Director with their name and email address.

We can give immediate access to employees who are already signed up to our telephone/online intermediary services. The email address must match the one we already hold.

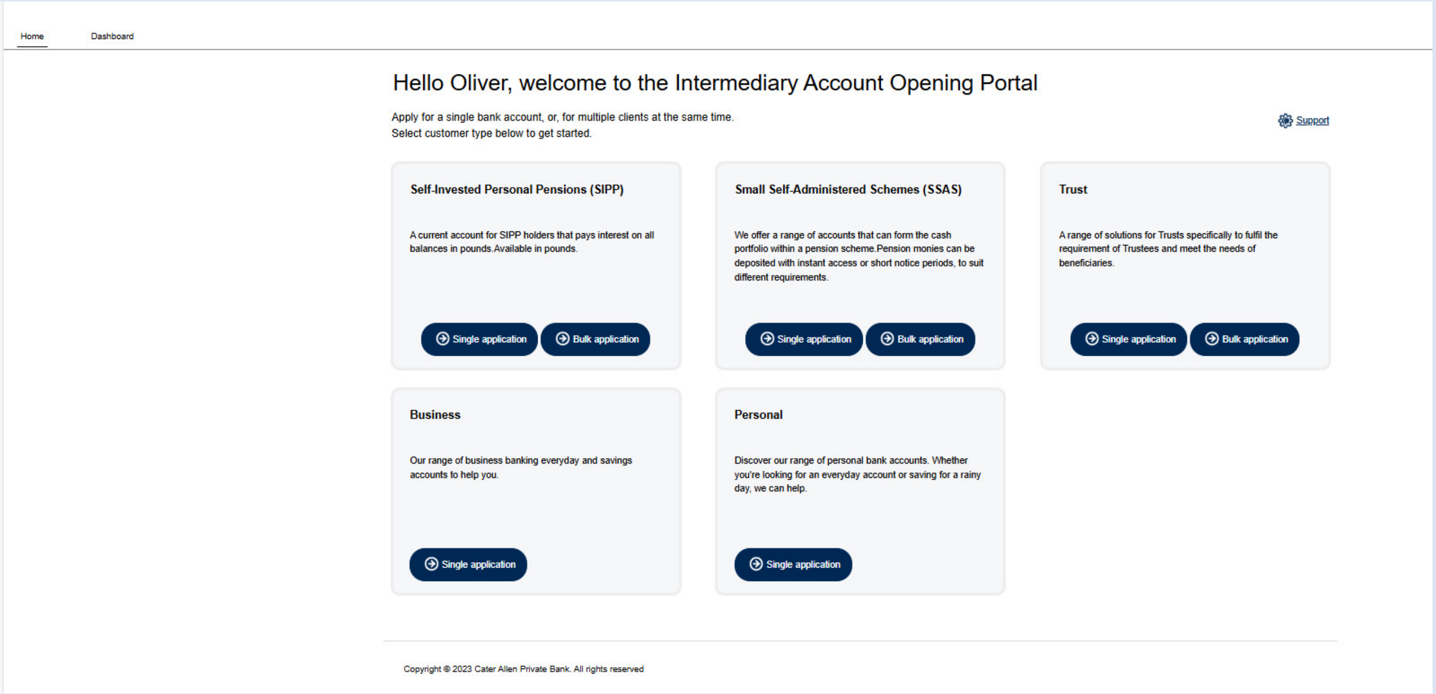
If they don't already have access to our Intermediary Internet Banking, please also complete and return our intermediary employee access request form for them. You can find this on our website.

Each user will receive a welcome email from a Cater Allen Noreply email address. They can then use the link in the email to create a password and complete registration.



# 3. Logging onto the account opening portal

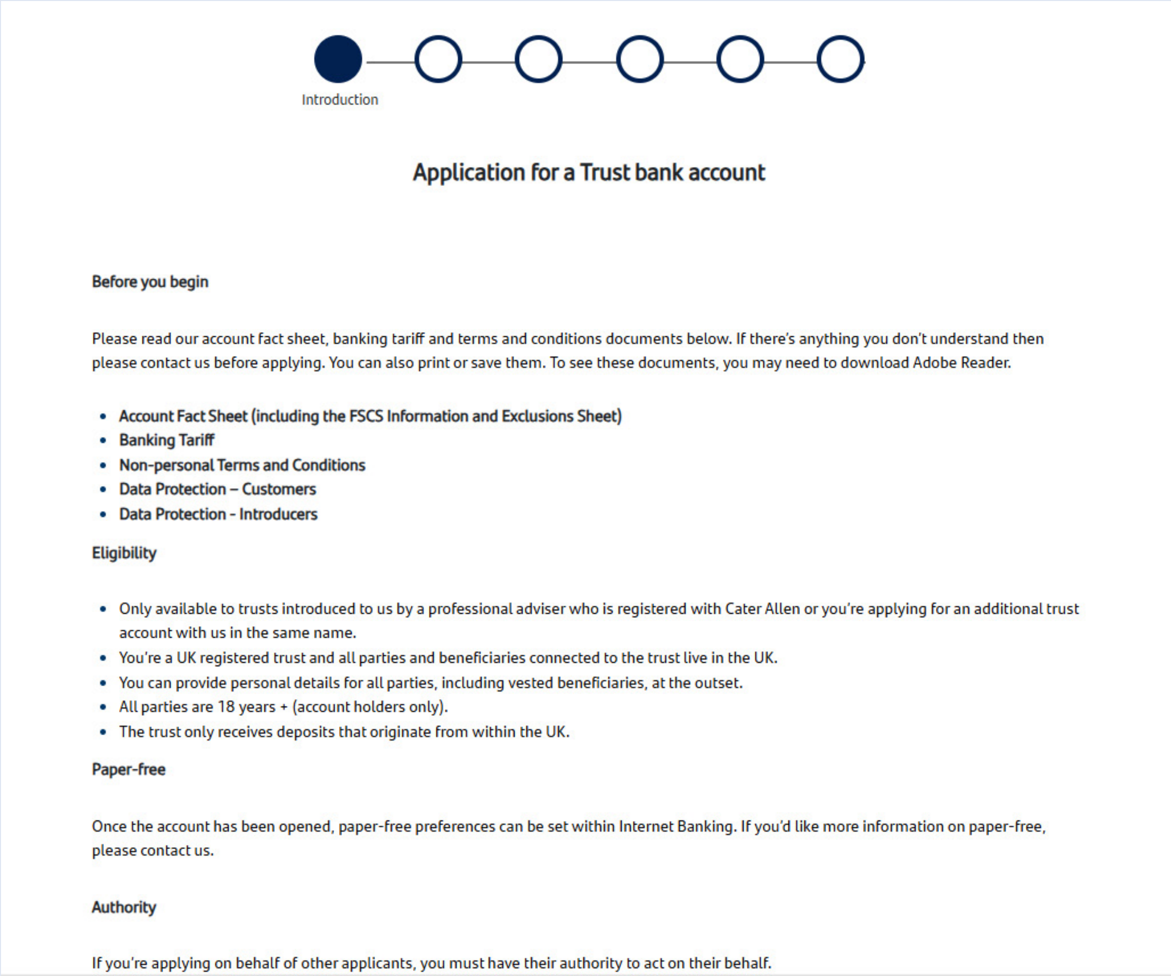
Once logged in, you'll be taken to a screen to select the account you wish to open. Click 'Single application'.



# 4. Submitting an application

Once you've selected the product type you wish to open, you're ready to start the application process.

The progress bar along the top of the page highlights the stage of the application you're currently at.



Introduction

Application for a Trust bank account

**Before you begin**

Please read our account fact sheet, banking tariff and terms and conditions documents below. If there's anything you don't understand then please contact us before applying. You can also print or save them. To see these documents, you may need to download Adobe Reader.

- **Account Fact Sheet (including the FSCS Information and Exclusions Sheet)**
- **Banking Tariff**
- **Non-personal Terms and Conditions**
- **Data Protection – Customers**
- **Data Protection - Introducers**

**Eligibility**

- Only available to trusts introduced to us by a professional adviser who is registered with Cater Allen or you're applying for an additional trust account with us in the same name.
- You're a UK registered trust and all parties and beneficiaries connected to the trust live in the UK.
- You can provide personal details for all parties, including vested beneficiaries, at the outset.
- All parties are 18 years + (account holders only).
- The trust only receives deposits that originate from within the UK.

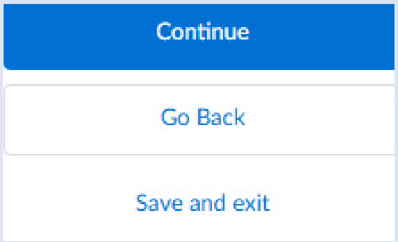
**Paper-free**

Once the account has been opened, paper-free preferences can be set within Internet Banking. If you'd like more information on paper-free, please contact us.

**Authority**

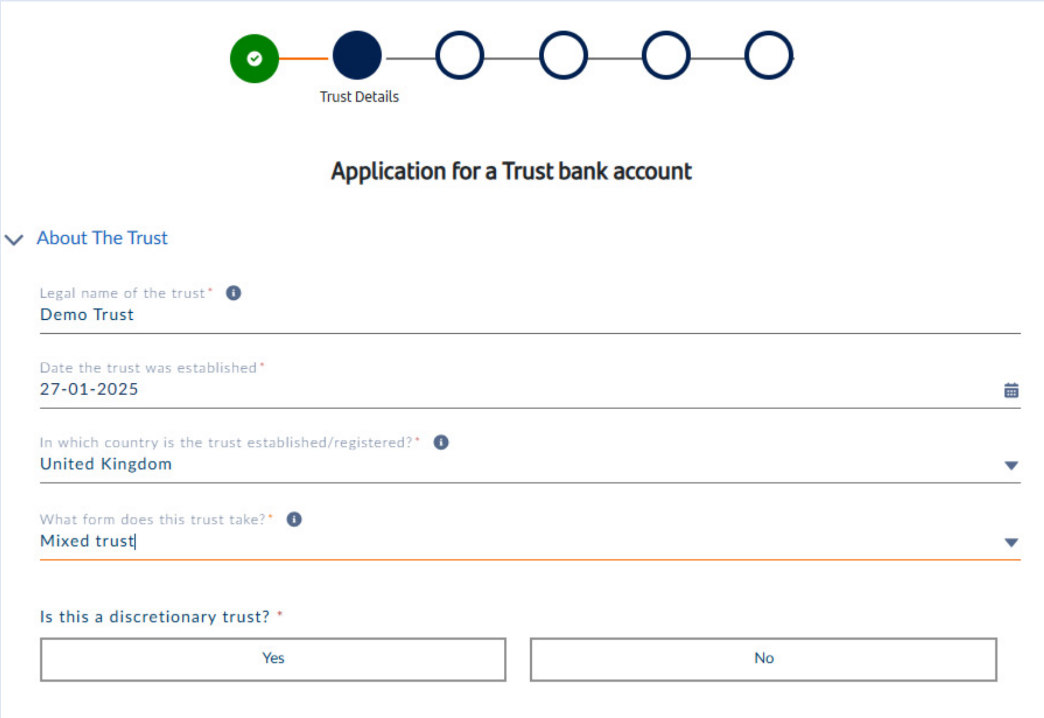
If you're applying on behalf of other applicants, you must have their authority to act on their behalf.

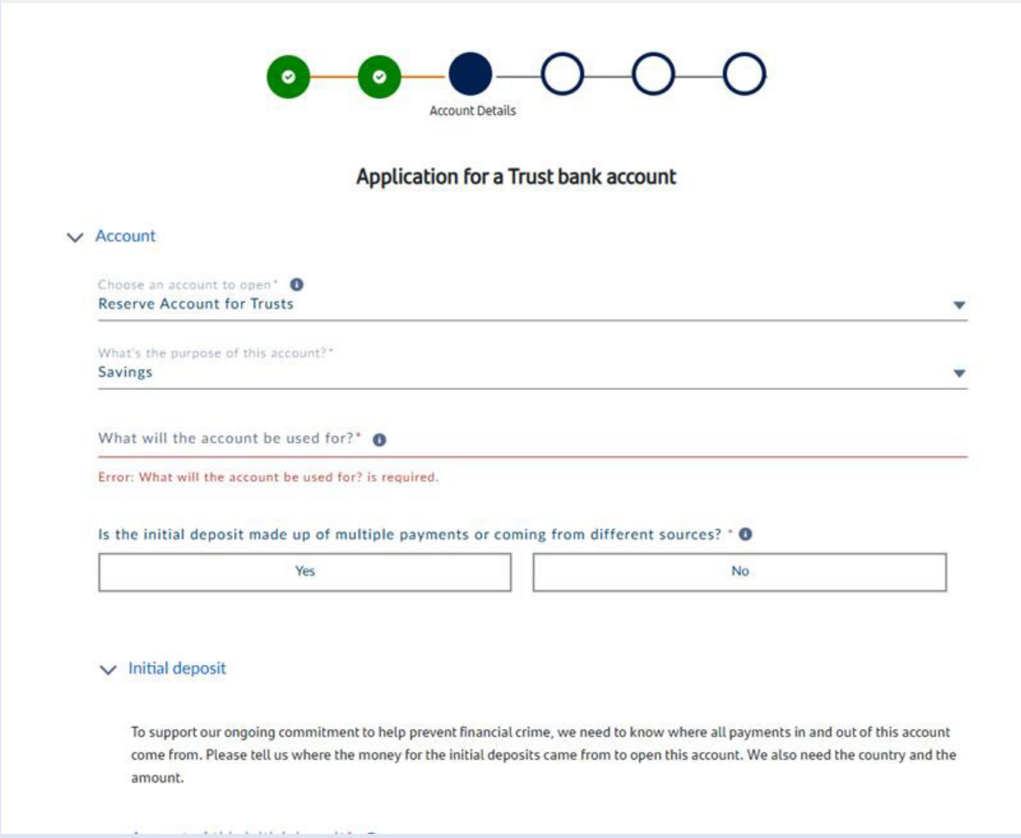
Move to the next section by selecting 'Continue' at the bottom of the page.



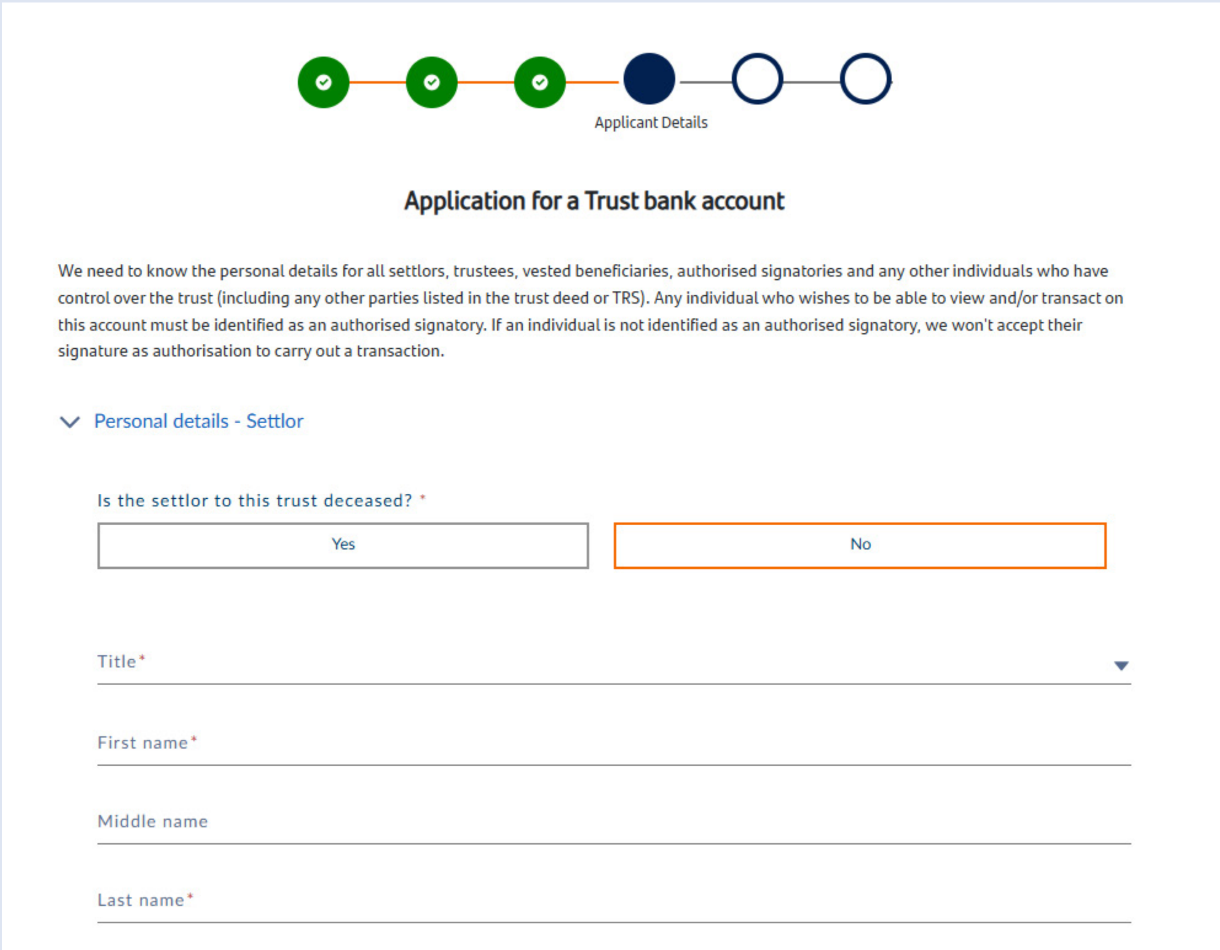
# 4. Submitting an application

Once a section is complete, it will show as green in the progress bar:

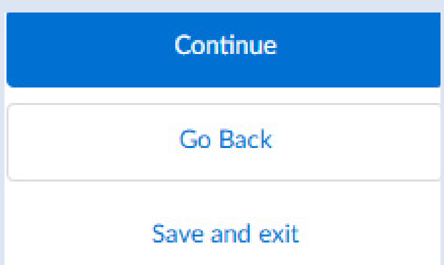


# 4. Submitting an application




You can navigate back to a previously completed section by clicking on the green circle. Or by selecting 'Go back' at the bottom of the page to go to the previous section.



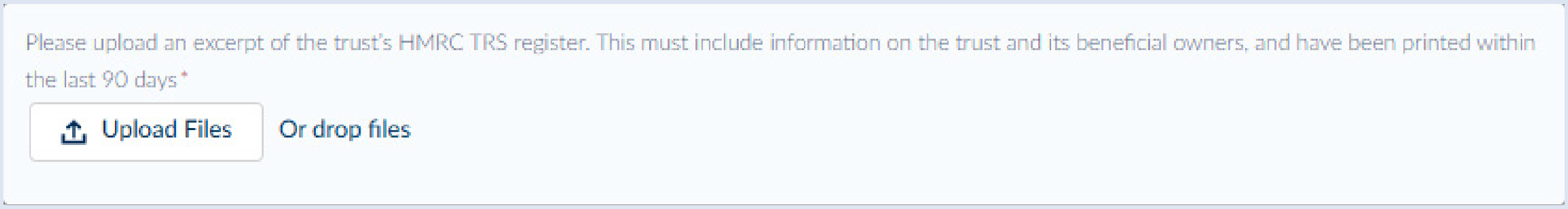
# 4. Submitting an application

At any point, you can save the application and come back to it by clicking ‘Save and exit’.

This will generate a unique link which can be used to re-access the application. This can be emailed to you or copied and saved locally.


# 4.1 Upload supporting documents

At various stages during the application, you’ll be asked to upload documentation.




To upload documents, you can either click ‘Upload Files’ or drag and drop the files into the box on screen.

# 4.2 Navigating the dashboard – Submitted applications

Applications submitted successfully will show on your dashboard under 'Records Submitted.'

Within this table, you will be able to view the status of the application:

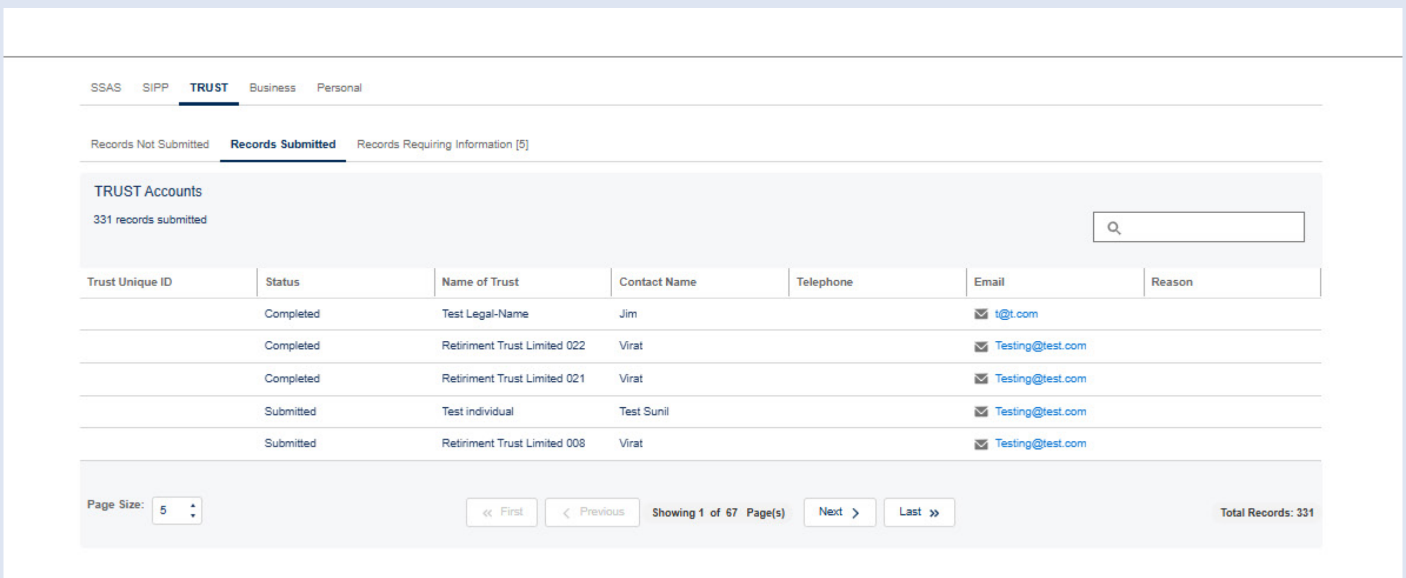
**Status meanings:**

**Submitted -** If an application has just been submitted, the status will show as 'Submitted'

**In progress** – If it is being assessed, the status will show as 'In progress'

**Completed -** If it the accounts have been opened, the status will show as 'Completed'

**Rejected -** If we've rejected the application, the status will show as 'Rejected' and a reason will show in the 'Reason' column



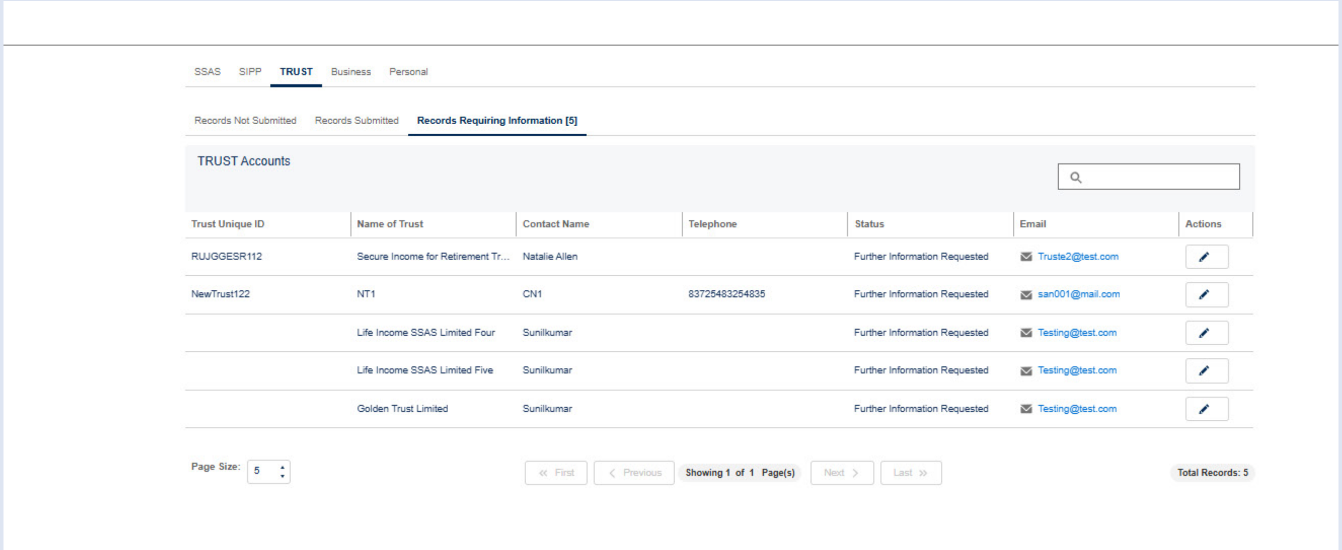

There's also a tab for 'Records not submitted'. This tab only displays records that have not yet been submitted via our Bulk Onboarding process only. As you've submitted a single application, you can ignore this tab.

Any individual applications you've saved and exited from will need to be accessed via the unique link provided at the time of exiting.

# 4.3 Navigating the dashboard – Applications requiring further information

Sometimes, we may need to contact you to ask for more information in order to progress an application. If we do, the request will be visible in the dashboard under ‘Records requiring information’.

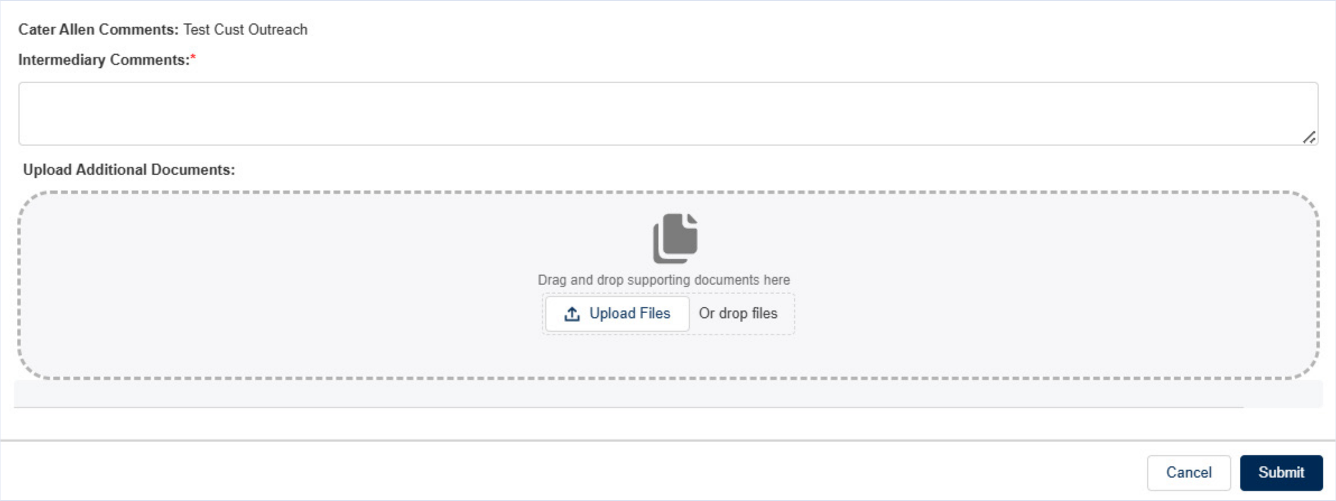
You can view and respond to each request by clicking on the pencil icon under the ‘Actions’ column.




| Trust Unique ID | Name of Trust | Contact Name | Telephone | Status | Email | Actions |
|---|---|---|---|---|---|---|
| RUJGGESR112 | Secure Income for Retirement Tr... | Natalie Allen | | Further Information Requested | Truste2@test.com | |
| NewTrust122 | NT1 | CN1 | 83725483254835 | Further Information Requested | san001@mail.com | |
| | Life Income SSAS Limited Four | Sunilkumar | | Further Information Requested | Testing@test.com | |
| | Life Income SSAS Limited Five | Sunilkumar | | Further Information Requested | Testing@test.com | |
| | Golden Trust Limited | Sunilkumar | | Further Information Requested | Testing@test.com | |



Doing so will open a pop-up window. Our request is visible under ‘Cater Allen Comments’.




To respond, type your message into the ‘Intermediary Comments’ box, attach any supporting documentation (if required) and click ‘Submit’. We will then review your response.

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