



How-to-Guide

Submitting applications via our
Intermediary Account Opening Portal

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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

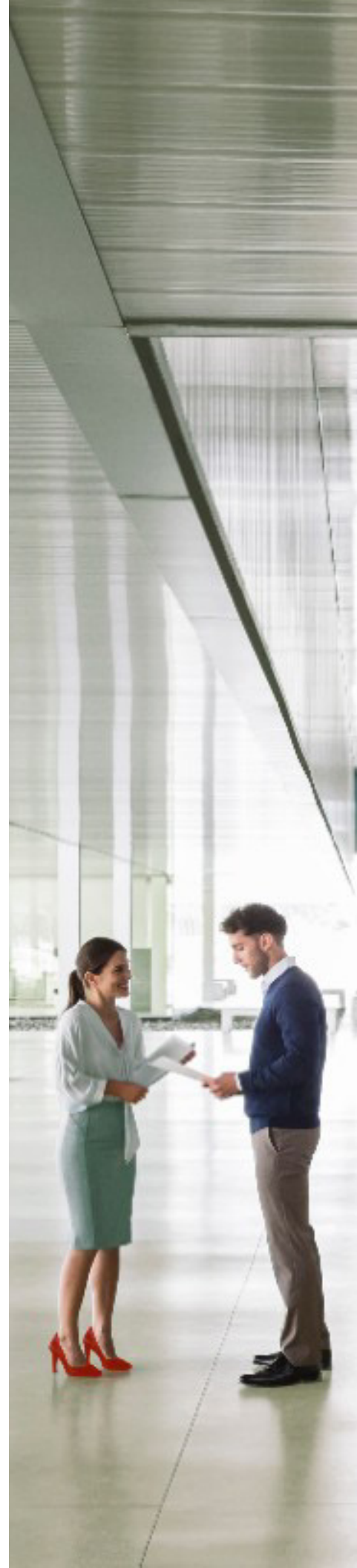
Once submitted to Cater Allen, the application will be checked and assessed to ensure our requirements are met before the account is opened. For example, is the application plausible?

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**.



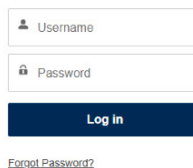
3. Logging onto the account opening portal

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.



The screenshot shows a login interface with two input fields: 'Username' with a person icon and 'Password' with a lock icon. Below these is a dark blue 'Log in' button. Underneath the button is a link that says 'Forgot Password?'. The entire form is centered on a light gray background.

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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'.

[Home](#)[Dashboard](#)

Hello Oliver, welcome to the Intermediary Account Opening Portal

Apply for a single bank account, or, for multiple clients at the same time.
Select customer type below to get started.

Self-Invested Personal Pensions (SIPP)

A current account for SIPP holders that pays interest on all balances in pounds. Available in pounds.

[Single application](#)[Bulk application](#)

Small Self-Administered Schemes (SSAS)

We offer a range of accounts that can form the cash portfolio within a pension scheme. Pension monies can be deposited with instant access or short notice periods, to suit different requirements.

[Single application](#)[Bulk application](#)

Trust

A range of solutions for Trusts specifically to fulfil the requirement of Trustees and meet the needs of beneficiaries.

[Single application](#)[Bulk application](#)

Business

Our range of business banking everyday and savings accounts to help you.

[Single application](#)

Personal

Discover our range of personal bank accounts. Whether you're looking for an everyday account or saving for a rainy day, we can help.


[Single application](#)

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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.

Continue

Go Back

Save and exit

4. Submitting an application

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

Trust Details

Application for a Trust bank account

▼ About The Trust

Legal name of the trust* ⓘ

Demo Trust

Date the trust was established *

27-01-2025

In which country is the trust established/registered?* ⓘ

United Kingdom

What form does this trust take?* ⓘ

Mixed trust|

Is this a discretionary trust? *

Yes

No

Account Details

Application for a Trust bank account

▼ Account

Choose an account to open* ⓘ

Reserve Account for Trusts

What's the purpose of this account?* ⓘ

Savings

What will the account be used for?* ⓘ

Error: What will the account be used for? is required.

Is the initial deposit made up of multiple payments or coming from different sources? * ⓘ


Yes

No

▼ Initial deposit

To support our ongoing commitment to help prevent financial crime, we need to know where all payments in and out of this account come from. Please tell us where the money for the initial deposits came from to open this account. We also need the country and the amount.

4. Submitting an application



Applicant Details

Application for a Trust bank account

We need to know the personal details for all settlors, trustees, vested beneficiaries, authorised signatories and any other individuals who have control over the trust (including any other parties listed in the trust deed or TRS). Any individual who wishes to be able to view and/or transact on this account must be identified as an authorised signatory. If an individual is not identified as an authorised signatory, we won't accept their signature as authorisation to carry out a transaction.

✓ Personal details - Settlor

Is the settlor to this trust deceased? *

☐ Yes

☐ No

Title *

First name *

Middle name

Last name *

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.

Continue

Go Back

Save and exit

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.

Please upload an excerpt of the trust's HMRC TRS register. This must include information on the trust and its beneficial owners, and have been printed within the last 90 days*

 Upload Files Or drop files

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:

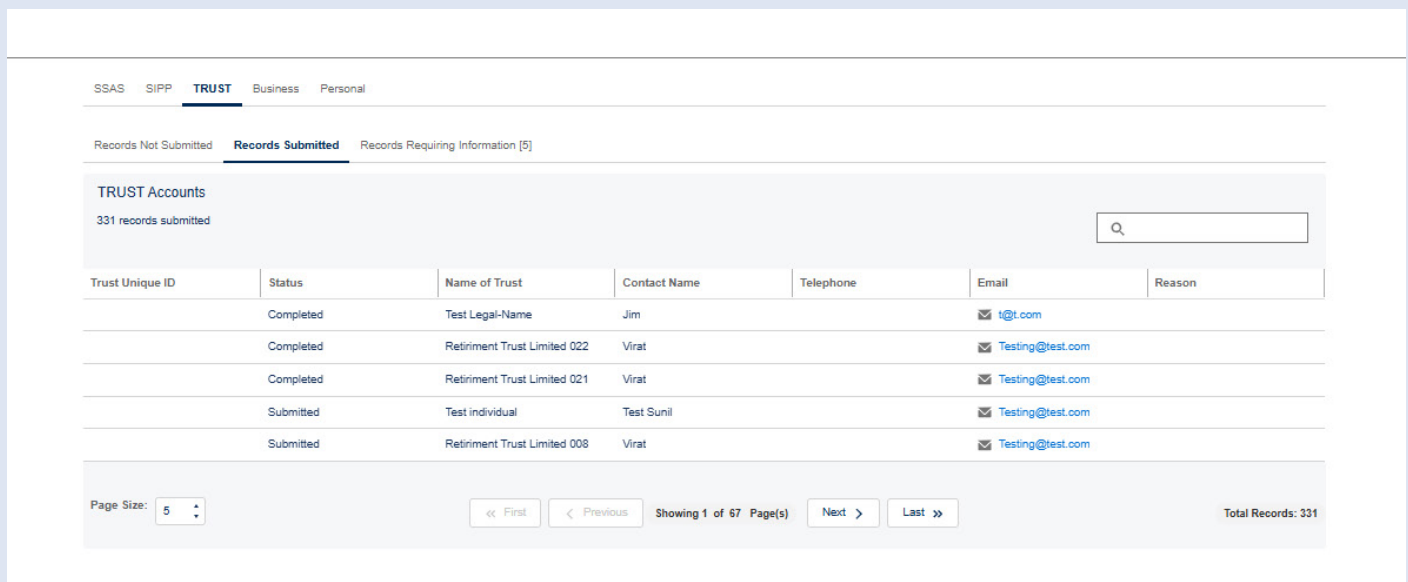
Status meanings:

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



The screenshot shows a web dashboard for 'TRUST' accounts. At the top, there are tabs for 'SSAS', 'SIPP', 'TRUST' (selected), 'Business', and 'Personal'. Below these, there are three sub-tabs: 'Records Not Submitted', 'Records Submitted' (selected), and 'Records Requiring Information [5]'. The main content area is titled 'TRUST Accounts' and shows '331 records submitted'. There is a search bar on the right. Below this is a table with the following columns: 'Trust Unique ID', 'Status', 'Name of Trust', 'Contact Name', 'Telephone', 'Email', and 'Reason'. The table contains five rows of data. At the bottom, there is a pagination control showing 'Page Size: 5', navigation buttons for 'First', 'Previous', 'Next', and 'Last', and a 'Total Records: 331' indicator.

Trust Unique ID	Status	Name of Trust	Contact Name	Telephone	Email	Reason
	Completed	Test Legal-Name	Jim		test@t.com	
	Completed	Retirement Trust Limited 022	Virat		Testing@test.com	
	Completed	Retirement Trust Limited 021	Virat		Testing@test.com	
	Submitted	Test individual	Test Sunil		Testing@test.com	
	Submitted	Retirement Trust Limited 008	Virat		Testing@test.com	

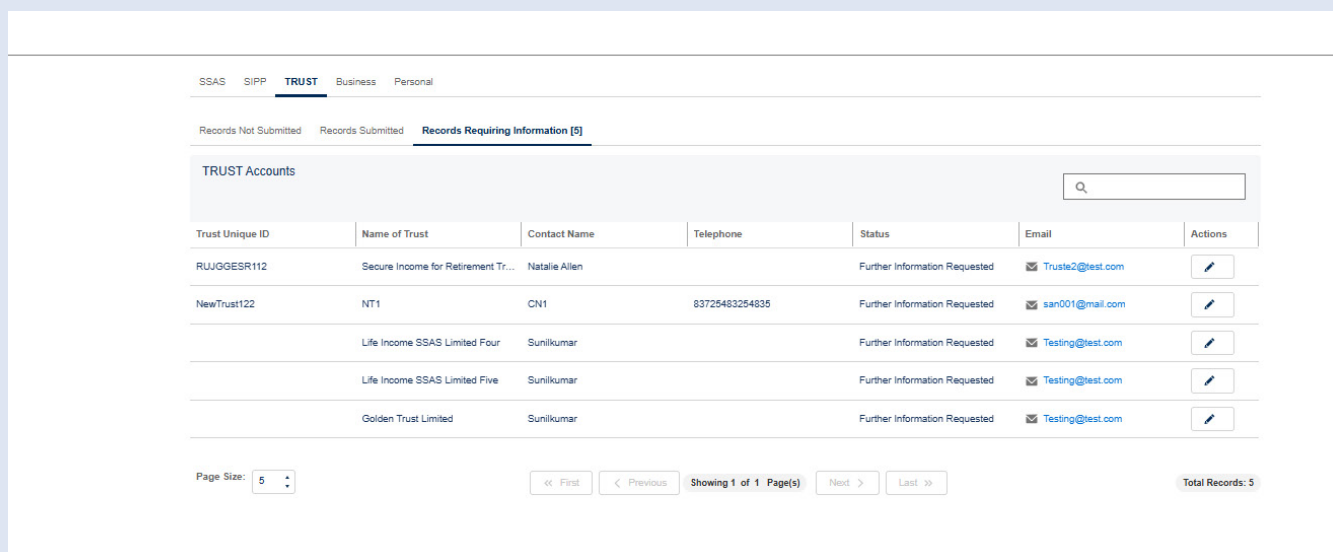
There's also a tab for 'Records not submitted'. This tab only displays records that have not yet been submitted via our Bulk Onboarding process only. As you've submitted a single application, you can ignore this tab.

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'.

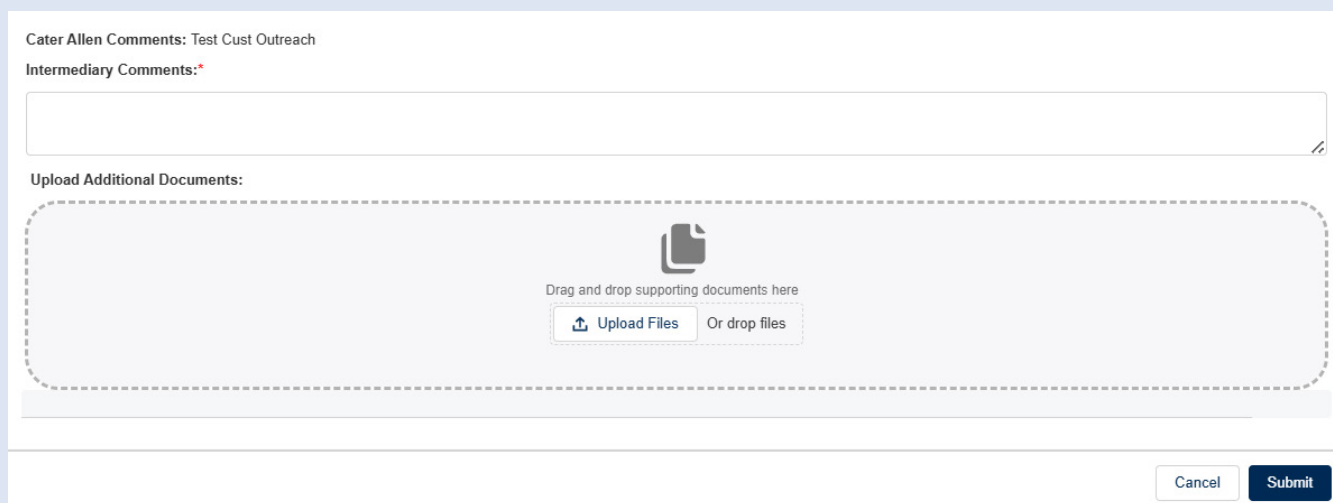
You can view and respond to each request by clicking on the pencil icon under the 'Actions' column.



The screenshot shows a web dashboard with a navigation bar at the top containing 'SSAS', 'SIPP', 'TRUST' (selected), 'Business', and 'Personal'. Below the navigation bar, there are tabs for 'Records Not Submitted', 'Records Submitted', and 'Records Requiring Information [5]'. The main content area is titled 'TRUST Accounts' and features a search bar. Below the search bar is a table with the following columns: Trust Unique ID, Name of Trust, Contact Name, Telephone, Status, Email, and Actions. The table contains five rows of data, all with a status of 'Further Information Requested'. At the bottom of the table, there is a pagination control showing 'Page Size: 5', 'Showing 1 of 1 Page(s)', and 'Total Records: 5'.

Trust Unique ID	Name of Trust	Contact Name	Telephone	Status	Email	Actions
RWJGESR112	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'.



The screenshot shows a pop-up window titled 'Cater Allen Comments: Test Cust Outreach'. It contains a text area for 'Intermediary Comments:*'. Below this is a section for 'Upload Additional Documents:' with a dashed border and a file upload icon. Inside this section, there is a prompt 'Drag and drop supporting documents here' and two buttons: 'Upload Files' and 'Or drop files'. At the bottom right of the pop-up, there are 'Cancel' and 'Submit' buttons.

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.

