



Cater Allen  
PO Box 826  
Bradford  
BD1 5UL

RC ADMINISTRATION LTD  
1A PARK LANE  
POYNTON  
STOCKPORT  
SK12 1RD

**Call us on:** 0800 092 3300  
Calls may be recorded or monitored

**Sort code:** 16-57-10  
**Last 4 digits of account number:** 1259

**Date:** 15-Dec-2021

**Reference:** WELCOME1

Dear Mr Nicklin

## Welcome to Cater Allen

Please find enclosed your Welcome Pack including our 'Guide to Your Account' leaflet. This will tell you everything you need to know about using your new account.

### Your account details are:

Master Account

Sort code: 16-57-10

Account number: 90121259

Please keep this information confidential and in a safe place for future reference as you'll need the details for accessing your account(s) through the available Cater Allen channels.

### What you need to do

So you can manage your account(s) we're also sending you your Customer ID separately.

Your Customer ID is a unique ten-digit number that is used to identify all of the accounts you hold with us and will arrive within the next day or so, you will use this whether managing your account(s) over the phone or through Internet Banking.

You will be able to register on our website [caterallen.co.uk](http://caterallen.co.uk) and complete setup of your Internet Banking using your Account number and Customer ID.

If you've requested a debit card, chequebook or paying-in book, these will arrive within the next ten days.

### Here to help

If you don't want to manage your account through Internet Banking, you can request us to send you a Personal Access Code (PAC) so you can call us to manage it.

If you have any questions at all, please contact us via our **service@caterallen.co.uk** mailbox. Alternatively, please look at our website **caterallen.co.uk** for news and announcements.

Thank you for choosing Cater Allen.

Yours sincerely

**Kate Smith**  
Business Manager

CATER ALLEN, PART OF THE SANTANDER GROUP

Tel: 0800 092 3300 International Tel: +44 (0)114 228 2407 [www.caterallen.co.uk](http://www.caterallen.co.uk)

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# TERMS OF BUSINESS FOR INTERMEDIARIES



These Terms of business set out the conditions under which Cater Allen Limited (referred to hereafter as we/us/our) accepts deposit business (**Business**) from an Intermediary.

An Intermediary means any person introducing Business to us.

## 1. The relationship

- 1.1 The Intermediary agrees to act in accordance with these Terms by:
  - 1.1.1 submitting the Intermediary Agency Application Form to us; or
  - 1.1.2 submitting Business to us.
- 1.2 We will only accept Business that was submitted in accordance with the Terms.
- 1.3 Notwithstanding paragraph 1.2, we reserve the right, at our sole discretion, to refuse all or any Business from an Intermediary and we are not required to give a reason for doing so.
- 1.4 The Intermediary is presumed to act on behalf of its client (the **Client**) when introducing Business to us and throughout the duration of the Intermediary's relationship with us as governed by these Terms unless and until such time as we are advised otherwise.
- 1.5 From time to time we may introduce certain simplified processes. We reserve the right to withdraw such processes or exclude the Intermediary from them at any time for any reason.

## 2. Obligations of the Intermediary

- 2.1 The Intermediary warrants and represents that it:
  - 2.1.1 holds all relevant legal, regulatory and other authorisations necessary for carrying out its business and for referring Business to us; and
  - 2.1.2 otherwise conducts its business in accordance with the requirements of all relevant laws and regulations.
- 2.2 The Intermediary agrees to inform us immediately in writing in the event that:
  - 2.2.1 it ceases to act on behalf of its Client;
  - 2.2.2 any of its authorisations, registrations or permissions needed to conduct all or part of its business lawfully are not current or are believed to be in jeopardy or withdrawn;
  - 2.2.3 it commits a material breach of any relevant laws or regulations; or
  - 2.2.4 it ceases or intends to cease trading.
- 2.3 The Intermediary undertakes:

- 2.3.1 to have a range of metrics which clearly demonstrates that the Intermediary is compliant with all undertakings required by the Financial Conduct Authority (**FCA**), if applicable;
- 2.3.2 to act honestly and professionally and to use all due skill and care when acting for the Client, including (but not limited to) ensuring that the Business is suitable for its Client in cases where the Intermediary advises on the Business; and
- 2.3.3 that it will give its best endeavours to provide information to us which is true and complete in all material respects. The Intermediary will advise us as soon as it is aware that such information is or becomes untrue or incomplete.

## 3. Documentation

- 3.1 The intermediary must:
  - 3.1.1 make available immediately on request and without amendment, copies of the verification data, documents or other information on the identity of the Client, any beneficial owner and any person acting on behalf of the Client;
  - 3.1.2 in accordance with The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, retain no less than five years following the end of the business relationship with the introduced Client, all CDD documents and information in relation to the Client, any beneficial owner or any person acting on behalf of the Client;
  - 3.1.3 prior to the end of the retention period, provide Cater Allen with all documents or information used as the basis of our reliance with respect to the Client;
  - 3.1.4 immediately provide Cater Allen with all documentation or information used as the basis of our reliance with respect to the Client if the Intermediary ceases to trade or intends to cease trading.
- 3.2 The Intermediary shall advise us of all material facts known by or divulged to the Intermediary in relation to the Business undertaken or to be undertaken with us.
- 3.3 Other than by using the standard material supplied by us for this purpose, the Intermediary must not publish, circulate, issue or release any advertisement or literature relating to our business or make use of our name or logo or that of any of its subsidiaries or affiliates or associated companies within the Santander Group of companies without previous written authorisation by an officer of ours.
- 3.4 The Intermediary shall not sign or amend any documents or policies on our behalf nor make any statements or promises or representations of any kind whether written or oral which bind or purport to bind us or any employee or director of ours and neither shall the Intermediary hold itself out as having authority to make any such representation.

- 3.5 Where we deem necessary, the Intermediary shall provide such additional Client and/or Intermediary information as we may request in writing, including identity evidence and documentation demonstrating compliance with these Terms.

#### 4. Payments

- 4.1 Unless we have otherwise agreed in writing, we do not undertake to make any payments to Intermediaries for introducing Business to us.

#### 5. Money Laundering

- 5.1 In connection with all transactions with us, the Intermediary hereby undertakes that:

- 5.1.1 The Intermediary will provide Cater Allen with all necessary documentation and evidence of identity in relation to the Client's application.

- 5.2 In accordance with all applicable Money Laundering Regulations, we may place reliance on an Intermediary authorised under the Financial Services and Markets Act 2000, to perform customer due diligence checks. In such cases a Confirmation of Verification of Identity Certificate (**CVIC**) must be provided by the Intermediary.

- 5.2.1 The Intermediary shall maintain appropriate procedures relating to money laundering and terrorist financing to enable it to carry out sufficient Client verification and due diligence in accordance with the provisions of the latest UK Money Laundering Regulations, the Joint Money Laundering Steering Group (**JMLSG**) Guidance Notes for the UK Financial Sector, and all Directives, Regulations, Rules and Guidance Notes issued in substitution thereof or in amendment or addition thereto, and any requirements notified to the Intermediary from time to time.

- 5.2.2 Where a CVIC is provided for an application, a separate CVIC must be provided for each party to the account. The CVIC provided must be based on verification carried out by the Intermediary.

- 5.2.3 A CVIC cannot be used to verify the identity of any party that falls into one of the following categories:

- those that are exempt from verification as being an existing Client of the Intermediary prior to the introduction of the requirement for such verification or those that have been verified to anything other than the standard level of customer verification as contained in the JMLSG Guidance Notes;
- those that have been subject to Simplified Due Diligence under the Money Laundering Regulations; or
- those whose identity has been verified using the source of funds as evidence.

- 5.3 The Intermediary shall retain the above information and provide to us if required.

#### 6. Anti-Bribery & Corruption

The Intermediary represents on behalf of itself, its subsidiaries, directors, employees, sub-agents, consultants and representatives, and its subsidiaries' directors, employees, sub-agents, and representatives (together being the **Intermediary Group**) undertakes that:

- 6.1 there are no previous or pending individual or corporate convictions for bribery, corruption or other fraudulent practices in the Intermediary Group;
- 6.2 the Intermediary will comply with all applicable anti-bribery and corruption legislation, rules or codes of ethics in any relevant jurisdiction;

- 6.3 the Intermediary has sufficient anti-corruption procedures in place to enable compliance with this clause;

- 6.4 the Intermediary has sufficient accounting procedures and internal controls in place necessary to record all expenditure;

- 6.5 the Intermediary will not make or cause to be made any offer, gift, payment, consideration or benefit in kind, in any jurisdiction, which could be construed as an illegal, corrupt or fraudulent practice, either directly or indirectly to any party which is designed to induce a person to perform improperly a relevant function or activity, or as an inducement or reward in relation to the execution of this agreement;

- 6.6 the Intermediary will not make facilitation payments;

- 6.7 the Intermediary will record the names, terms of employment, and payments made to any and all sub-agents it engages to perform any services relating to this agreement and will ensure that they are contractually bound to meet the same anti-bribery and corruption standards as applicable to the Intermediary;

- 6.8 should the Intermediary identify any illegal, corrupt or fraudulent practices or have reasonable grounds to suspect such practices taking place in relation to the performance of the agreement, then provided it is legally permissible to do so, the Intermediary will immediately notify us in order that we may take any action deemed suitable;

- 6.9 the Intermediary agrees that we have the right to audit all expenditure made by the Intermediary Group in connection with this agreement to ensure compliance with this clause;

- 6.10 the Intermediary acknowledges that in the event that any part of the Intermediary (a) is convicted of an offence of corruption; (b) is charged with an offence of corruption; or (c) fails to comply with the anti-bribery and corruption provisions in this agreement, then Cater Allen reserves the right to terminate the agreement with immediate effect and without penalty. For the avoidance of doubt, termination of the agreement under this clause shall not limit or restrict the ability of us to take any other action in relation to the agreement; and

- 6.11 the Intermediary shall, and shall procure that its staff shall, fully co-operate with any investigation, enquiry, enforcement or other proceedings to include the production of documents and the giving of evidence if required.

#### 7. Confidentiality and Data Protection

- 7.1 Some or all of the information supplied to us will be held on computer and paper and will comprise Personal Data (as defined by the Data Protection Act 1998 (the **Act**)). This information together with other information, including transactional data, may be accessed by and shared with the group of companies to which we belong (the **Santander Group**), associated companies, service providers or agents who may be located in other countries. The information will only be used in accordance with our instructions and strict internal confidentiality policies to assist in the provision and servicing of the Business the Intermediary has introduced to us or for any other purpose covered within these Terms. If information is transferred to another country, it will be given the same levels of protection as required under the UK Data Protection Act. The information will be retained for a reasonable period after the relationship with the Intermediary or Client has terminated. The Intermediary has the right to see certain information held by us; such requests should be made in writing to our registered office.

- 7.2 We shall be entitled to use any information or data supplied by the Intermediary (or its Client providing the Client's permission has been given) for the purposes of conducting market research, preparing strategic or other marketing



plans or gauging product sales and may for such purposes disclose such information and data to other companies in the group of companies to which we belong and any organisation with which we have a contractual relationship or otherwise to any party as is consistent with effecting of the above approved uses of such information. Where we hold the Client's consent, we will be able to use the Client's information for marketing purposes and for offering other Cater Allen or Santander Group products and services which we feel may be of interest or benefit to the Client.

7.3 Each party confirms that they are notified under the Act and they agree to ensure that they will at all times comply with the provisions of the Act.

7.4 In relation to personal data received from or collected on behalf of us, the Intermediary agrees the following:

- 7.4.1 the Intermediary will take appropriate technical and organisational measures to guard against unauthorised or unlawful access to, or accidental loss of, such personal data. This shall include, without limitation, appropriate encryption of, and password protected access to, all such data whether stored on stationary or portable device. Such measures shall be in accordance with good industry practice (including the ISO 27001 Security Management Standard) and all guidance from the UK Information Commissioner and the FCA from time to time;
- 7.4.2 the Intermediary will restrict access to such personal data to employees who require to have it;
- 7.4.3 the Intermediary will notify us immediately of any security breaches that could result in an unauthorised person gaining access to such personal data or to a device on which such personal data is held; and
- 7.4.4 the Intermediary will retain such personal data for no longer than necessary for the purpose for which the personal data is stored and in general.

## 8. Use of Electronic Services

- 8.1 Use of the services available to Intermediaries on our internet websites shall be subject to these Terms and any online Terms and Conditions notified to the Intermediary by way of the said services or by any other means.
- 8.2 Email communications are not necessarily secure and may be intercepted or changed after they are sent. We do not accept liability for any such interception or changes.
- 8.3 At our discretion, we may use emails to send you important information including changes to Client accounts, rates and charges and duplicate statements. It is the Intermediary's responsibility to ensure that we hold up to date contact information for them.

## 9. Indemnity and Limitation of Liability

- 9.1 The Intermediary shall indemnify us in respect of any liability, losses, damages or costs we may suffer or incur arising from any breach of its warranties, representations or obligations under these Terms (including any breach of a relevant regulatory rule or applicable law) or by reason of any misrepresentation or negligent, tortious or fraudulent act. This indemnity is a continuing obligation.
- 9.2 We will only be liable to the Intermediary for losses arising directly as a result of negligence, fraud or wilful default by us or any of our agents. In no event will we be liable for special, indirect, consequential damages or losses, or for loss of profit or business opportunity.

## 10. Variation

- 10.1 We may vary these Terms at any time by either notifying the Intermediary or posting an amended copy of these Terms on [www.caterallen.co.uk/intermediaries/literature-for-professional-advisers/](http://www.caterallen.co.uk/intermediaries/literature-for-professional-advisers/). By submitting Business to us, the Intermediary accepts the most recent version of these Terms as available on [www.caterallen.co.uk/intermediaries/literature-for-professional-advisers/](http://www.caterallen.co.uk/intermediaries/literature-for-professional-advisers/) or as otherwise notified to the Intermediary.

## 11. Termination

- 11.1 Either party may terminate these Terms by giving one month's notice in writing.
- 11.2 We may terminate these Terms with immediate effect on the occurrence of any one or more of the following:
  - 11.2.1 any material breach by the Intermediary or any person or body for which it is responsible of any of the provisions contained within these Terms;
  - 11.2.2 any misconduct by the Intermediary or any person or body for which it is responsible which is or could be reasonably viewed as prejudicial to our business or reputation;
  - 11.2.3 the Intermediary ceases to be appropriately authorised or exempt (as applicable) under the Financial Services and Markets Act 2000;
  - 11.2.4 cessation or suspension or intended cessation or suspension of the Intermediary's operation or in any circumstance where in our reasonable opinion it is likely to affect materially the ability of the Intermediary to perform its obligations under these Terms;
  - 11.2.5 material litigation or reconstruction involving the Intermediary including (without limitation of the foregoing) bankruptcy, dissolution, administration, winding up or seizure of assets; and the Intermediary shall keep us advised in writing of any facts known to it within the scope of this paragraph 11.2.5; or
  - 11.2.6 Any failure by the Intermediary to comply with any provision of clauses 6.1 to 6.11.
- 11.3 Any termination of these Terms by us shall be without prejudice to any other remedies that we may be able to pursue against the Intermediary, including in respect of accrued rights under these Terms.
- 11.4 Upon termination, the Intermediary shall:
  - 11.4.1 cease any and all promotion of our Business;
  - 11.4.2 repay all sums then and subsequently outstanding to us within 28 days of the termination taking effect or on the date such sum is ascertained (if later).
  - 11.4.3 In the event of termination of this Agreement pursuant to clause 11.2, we reserve the right to withhold any Payments other than those accrued to the date of the termination.

## 12. Notices

- 12.1 Any notice under these Terms shall be in writing and may be served by sending the notice by facsimile or first class prepaid post, in the case of us to such address as is advised from time to time by us, and in the case of the Intermediary to the last address known to us. Any notice shall be deemed to have been received, in the case of:
  - 12.1.1 a facsimile, 12 hours after the time of dispatch; and
  - 12.1.2 first class prepaid post, 48 hours from the time of posting.

### 13. Applicable Law and Jurisdiction

- 13.1 These Terms shall be governed by and construed in accordance with the laws of England and Wales and the Intermediary agrees to the exclusive jurisdiction of the English courts.

### 14. Miscellaneous

- 14.1 Any failure or delay by us or the Intermediary to exercise or enforce any rights under these Terms and/or in law shall not be deemed to operate as a waiver of any such rights nor prejudice their enforcement in any way.
- 14.2 Neither the rights nor the obligations of the Intermediary may be assigned, transferred or subcontracted or otherwise disposed, in whole or in part, without our prior written consent.
- 14.3 These Terms set out the entire agreement between us and the Intermediary in substitution of any previous oral, written or implied agreement.
- 14.4 The parties do not intend that any term should be enforceable as a result of the Contracts (Right of Third Parties) Act 1999 by any person who is not party to these Terms.
- 14.5 In the event that any provision in these Terms of Business shall be declared void, voidable, illegal or otherwise

unenforceable by a judicial or other competent authority the parties agree that any such provision shall be amended in such reasonable manner as achieves the intention of the parties without conflict with the judicial or other competent authority and that the enforceability of the remaining provisions shall not be affected.

- 14.6 We and the Intermediary undertake to act in good faith in relation to the other party for so long as these Terms remain in force and in particular, but without prejudice to the other terms of this agreement, undertake to discuss any dispute that may arise and seek an amicable settlement in relation to any such dispute. For the avoidance of doubt, this will not prejudice the right of either party to take legal proceedings.
- 14.7 The headings in this agreement shall not affect its construction or interpretation.
- 14.8 Nothing in these Terms should be construed as indicating or giving rise to a joint venture or partnership.
- 14.9 We may from time to time make such relevant searches and checks in respect of the Intermediary and its owners/ principals (including in relation to credit worthiness) as we see fit.

### CATER ALLEN, PART OF THE SANTANDER GROUP

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://ngts.org.uk/>

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caterallen.co.uk

0800 092 3300

November 2021

## **Important information: Advanced notice of changes to your account(s)**

Dear Customer,

Following the recent improvements we've made to our Internet Banking Service, we're making some changes. We're updating our Personal, Non Personal and Internet Banking Terms and Conditions to reflect these changes. Unless we say otherwise, the changes will happen by 25 January 2022.

### **In this letter we're notifying you that we're:**

- removing fax as a method of communication with us;
- aligning our statement frequencies and encouraging our customers to sign up to go 'paper free';
- clarifying when we may make your Account 'dormant';
- simplifying the exchange rates that we offer by removing the preferential rate for internal foreign currency transfers over £25,000;
- removing the requirement to make a minimum initial deposit;
- explaining our rules on payments to Sanctioned Persons or Countries;
- clarifying that our relationship is with you alone, even where others are permitted to access or use your Account;
- taking this opportunity to tidy up our existing Personal, Non Personal and Internet Banking Terms and Conditions to make them clearer, without changing their meaning.

### **What you need to do**

Please read this letter carefully to make sure you understand the changes and how they might affect you. If you have any questions, please call us using the number above. 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 25 January 2022, 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 25 January 2022.

### **Here to help**

If you have any questions, please visit [caterallen.co.uk](http://caterallen.co.uk) in the first instance or call us on the number above. Please have your Personal Access Code (PAC) to hand when calling. If you don't have a PAC or have forgotten it, please let us know when you call.

Yours sincerely

The Cater Allen Team

#### **CATER ALLEN, PART OF THE SANTANDER GROUP**

9 Nelson Street, Bradford, BD1 5AN Tel: 0800 092 3300 International Tel: +44 (0)114 228 2407 [www.caterallen.co.uk](http://www.caterallen.co.uk)

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### **Removal of fax**

From 25 January 2022 we'll be turning off our fax machine for good. That means we'll no longer be accepting any form of instruction, payment or otherwise, through this means of communication. Following the improvements we've made to our Internet Banking Service, customers can log in and make payments, or bulk payment requests, through this channel. As this is a much more secure and safer way to make payments (or payment requests), we'd like our customers to use this channel only going forward.

You can still contact us by phone, email, by writing to us or via secure message within Internet Banking.

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### **Reductions in statement frequencies and a reminder to go paper-free**

We'll no longer be offering shorter statement frequencies – daily, weekly and fortnightly. Where you currently receive a statement at these intervals, we'll move you to monthly statements on 25 January 2022. Please make use of our Internet Banking Service, where you can log in and view your transactions at any time of the day or night, as well as download transaction lists for specific date ranges.

Following the recent improvements to our Internet Banking Service, we're very proud to now be able to offer you statements via Internet Banking, notifying you by email that it's ready to be viewed (where we hold a valid email address for you). If you don't already benefit from paper-free, you can log into your Internet Banking and choose this option. If you aren't currently signed up for Internet Banking, visit [caterallen.co.uk](https://caterallen.co.uk) and click the Register for Internet Banking button in the top right hand corner.

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### **Preferential rate for internal currency transfers between Cater Allen Accounts**

We're simplifying the exchange rates we offer for internal transfers, so we'll no longer differentiate based on the value of a transaction. We're removing the preferential rate for internal currency transfers over £25,000. Going forward, we'll offer one standard rate to all customers, to make sure we're treating all of our customers the same.

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### **Minimum initial deposits**

We removed the requirement to make a minimum initial deposit when opening an Account with us in mid-2021. We've updated our Terms and Conditions, Fact Sheets and website to align to this change.

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### **Payments to Sanctioned Persons and Sanctioned Countries**

It's important that we comply with Sanctions Laws. We've updated our Personal and Non Personal Terms and Conditions to explain the restrictions that apply to direct and indirect payments to Sanctioned Persons and Sanctioned Countries on your Account.

Sanctions Laws are laws, regulations or embargoes which can be imposed, administered and enforced by certain regulators around the world, and apply to many of the jurisdictions in which we operate.

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### **Our relationship with you**

We've clarified that our relationship is with you, and you alone. That's the case even where you've appointed someone else to use your Account under the Account Mandate. You'll be liable for any instructions provided by that person to us and we won't be liable to them.

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### **Daily standing orders**

We've clarified in our existing condition 4.6(a) (Non Personal) and 3.5(a) (Personal) that where we receive a daily standing order request, when it falls on a day that isn't a Business Day, these will not be rolled over to the next Business Day as with other standing order requests but will be skipped.

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### **Paying money in**

We've amended our Terms and Conditions to clarify that you can send your cheques to us at the addresses stated on our website or in our Guide to your Account document. This means that if you run out of the reply paid addressed envelopes you can still send your cheques to us without delay.

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### **Making withdrawals and payments**

We've amended the Payment type table in our Terms and Conditions to align to our recently updated contact centre opening hours of 8am to 6pm. This means you can make faster payments or instruct a standing order over the phone up until 6pm, Monday to Friday. We've also made it clearer that faster payments can be done online 24/7.

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### **Dormant Accounts**

We've amended our Terms and Conditions to make it clear that where you have made no transactions on your Account for a period of time, we may make your Account 'dormant' to protect it. Our Terms and Conditions explain more about how we deal with dormant Accounts and what that means for you.

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### **Charging for additional statements**

Right now, we don't charge when you ask us to send additional statements, for example, to your professional adviser. We've clarified in our Terms and Conditions that in future, we might charge for this. We'll tell you if we do.

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**A reminder about the Financial Services Compensation Scheme (FSCS)**

Please find enclosed your annual reminder about the protection of deposits provided under the Financial Services Compensation Scheme (FSCS).

The FSCS protects most depositors, including individuals, companies and small local authorities.

For more information about FSCS, please visit **[fscs.org.uk](https://www.fscs.org.uk)**

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Please keep for future reference

## Banking Tariff

This tariff applies to all Cater Allen Accounts.

### Paying money in

Receiving money in pounds from within the UK - e.g. electronically, UK cheques	We don't charge for receiving these payments. However, if you make your payment using another financial institution's counter facilities, then they may deduct charges from your payment before it reaches Cater Allen. When you use another financial institution to make payments into your Account, they should tell you in advance of any fees that they will charge for their services that will be applied to your payment before it reaches your Account with us.
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### Receiving money from outside the UK, or from within the UK but in a currency other than pounds

In some cases the sender of the payment may choose to pay all of the associated costs, in which case you will not be charged a fee. Alternatively, the sender can choose for the costs associated with sending the payment to be shared, in which case you will be charged the appropriate cost from the fees shown below. Please note that for payments received from an EEA country, the only charging option available is shared.

Your Account currency	Currency of money received electronically	Payment received from	Fee
Pounds	Pounds	Outside UK	£7
Pounds	Any other currencies* (not in pounds)	Any country	£7
Euro	Any currency*	Any country	No charge
US Dollar	Any currency*	Any country	US \$11

\* Please contact our Client Services Centre on **0800 092 3300** to find out which currencies we can accept. You can also find this listing on our website.

### Foreign currency cheques

This service is only available for foreign currency cheques with an equivalent value of £100 and over.

	Cheque value	Fee
Negotiation of foreign cheques	£7.50, €8.50 or US\$12 (depending on the currency of the account into which the cheque is being paid)	

### Making withdrawals and payments

	Fee
<ul style="list-style-type: none"> <li>◦ Sending money within the UK (other than by CHAPS)</li> <li>◦ Making payments by cheque</li> </ul>	No charge <sup>2</sup>
Sending money within the UK by CHAPS - same day payment in pounds to banks in the UK	£25, €29, US\$40 (depending on the currency of the account from which the money is being sent)
Sending money outside the UK by SWIFT payment (in euros)	No charge <sup>2</sup>
Sending money outside the UK by SWIFT payment (non-euro)	£25, €29, US\$40 (depending on the currency of the account from which the money is being sent) <sup>1</sup>
Bank Drafts in pounds and foreign currency	No charge <sup>2</sup>
Foreign currency cheques - drawn by you	All currencies – £25 <sup>1</sup>

<sup>1</sup> Plus agents' or correspondents' charges, if applicable.

<sup>2</sup> Transaction charges may be incurred where the number of qualifying transactions exceeds the maximum available as described in your Account Fact Sheet.

## Making withdrawals and payments (continued)

	Fee
Cash Machine withdrawals in pounds in the UK	Free if you are using your Visa Debit Card in a cash machine with a Visa logo. However, there are certain cash machine owners who make charges for using their cash machines. If you use one of these cash machines, then normally you should be informed on screen of the charge before you commit to the cash withdrawal. These charges will be debited from your Account as part of your cash withdrawal.

There is no charge for cash withdrawals in foreign currency outside the UK but commission will be charged as follows.

When you pay for goods or services, or withdraw cash using your Debit Card in a currency other than your account currency (e.g. if you have an account denominated in pounds and a transaction in any other currency OR if you have an account denominated in euros and a transaction in any other currency OR if you have an account denominated in US dollars and a transaction in any other currency), then commission charges will be applied for all of these transactions. Commission charges are calculated and applied as part of the Foreign Exchange Rate that Visa apply to the transaction when they convert it to your account currency. Please see below for details of these rates.

Region where Debit Card is used	Account in pounds	Account in euros	Account in US dollars
Within Europe* inc. Israel	1.75%	1.75%	1.75%
Outside of Europe	2.00%	2.75%	2.75%

\* Full listing of countries available on request.

## Transaction charges

	Fee
Cancelling a cheque	£6
Transaction charge where the number of qualifying transactions exceeds the maximum available as described in the Product Specific Conditions	75p per item <sup>3</sup>

## Other ancillary charges

	Fee
Duplicate Client Account Reports – per report requested	£5
Audit report	£15 + VAT
Status enquiries/Banker's references	£10 + VAT
Copy of cheque/deposit slip	£2 each

Charges on currency accounts will be levied as currency equivalent of the above, unless specifically shown in a currency amount.

<sup>3</sup> Chargeable items are day-to-day transactions. Please see your Account Fact Sheet for details of day-to-day transactions.

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CATER ALLEN, PART OF THE SANTANDER GROUP



## Instructions to your existing bank

## Completing this form

Please complete this form in BLOCK CAPITALS and black ink and return it to: Cater Allen Private Bank, 9 Nelson Street, Bradford, BD1 5AN in the pre-paid envelope provided. If you need any help to complete this form please call us on 0800 092 3300.

Please complete Section 1 as well as any other relevant Sections. Make sure you sign and date Section 5 of the form.

## Section 1 Bank and switch details

Existing bank name

--

Existing bank account number

--	--	--	--	--	--	--	--

Existing bank account sort code

--	--	--	--	--	--

Existing bank's switching team address

Postcode

Cater Allen account name

\_\_\_\_\_

Cater Allen account number

--	--	--	--	--	--	--	--

Cater Allen account sort code

1	6	5	7	1	0
---	---	---	---	---	---

We suggest that you choose to start the switch shortly after the largest payments will leave your account (or, if you have lots of payments all grouped together, after most of them have left the account). This will make it easier to work out how much you need in each bank account and leave time to move income payments to your Cater Allen account.

When would you like to start the switch to your Cater Allen account?

☐ Without delay

☐ A specific date (you can choose a date up to 60 days time)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

### Instructions to my existing bank

Please act on my/our instructions set out below in Sections 2, 3 and 4 so that my existing bank account with you can be moved to Cater Allen.

## Section 2 Request for payment information

Please provide Cater Allen with full details of all the Standing Orders and Direct Debits that apply to my account.

☐ Yes☐ No

### Section 3 Cancellation of mandates

Please cancel all my Standing Orders and Direct Debits once they've been set up with Cater Allen.

☐ Yes☐ No

If you choose to switch without delay, your existing Standing Orders and Direct Debits will be cancelled within five days of Cater Allen receiving them from your old bank.

## Section 4 Account closure authorisation

Please forward any positive balance to my new Cater Allen account.

☐ Yes☐ No

Please close my account once my switch is complete.

☐ Yes☐ No

## Section 5 Customer signature(s)

For joint accounts, we need both signatures.

Your signature

Printed name

Address:


Postcode

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Second account holder's signature (if joint account)

Printed name

Address:


Postcode

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

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## INFORMATION SHEET

Basic information about the protection of your eligible deposits	
Eligible deposits in Cater Allen Limited are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank <sup>2</sup> The following trading names are part of your bank: Cater Allen Private Bank
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Cater Allen Limited for enquiries relating to your account:	Tel: 0800 092 3300
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU  Tel: 0800 678 1100 or 020 7741 4100  Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

### Additional information

#### 1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

#### 2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Cater Allen Limited also trades under the name Cater Allen Private Bank. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000. In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

#### 3 Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

#### 4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.



## Other Important Information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

<sup>2</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

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## CREDIT TRANSFER FORM

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Credit Transfer Form		Applicant(s) to complete
Name of your employer/income provider	Your name	
<input type="text"/>	<input type="text"/>	
Address	Address	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	
Postcode	Postcode	
<input type="text"/>	<input type="text"/>	
<p>I have changed my bank account details. Please send future payments to the following new bank account with immediate effect.</p>		
Sort code	Employer number/ref	
<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Account number	Signature	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	
Account name(s)	Date	
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
<input type="text"/>		
Bank address: Cater Allen Private Bank, 9 Nelson Street, Bradford BD1 5AN.		

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