



CATER ALLEN FIXED TERM DEPOSIT TERMS & CONDITIONS

Please read these Terms & Conditions carefully before you invest.

At Cater Allen Private Bank, we have over 150 years of experience working with professional financial advisers in the UK. We have earned our reputation by putting the traditional values of courtesy, convenience and a personal banking service into an efficient and contemporary context.

Our insight into the needs of financial intermediaries, as well as the differing requirements of personal, business and specialist clients, allows us to focus on doing the things that matter, well; from answering calls quickly and professionally to developing uncomplicated banking solutions and protecting the valuable relationship between financial advisers and clients.

Today, Cater Allen is a wholly owned subsidiary of Santander UK plc. At Cater Allen Private Bank we have a legacy of working closely with professional advisers and financial intermediaries and use this insight into how your business works to enable us to support your individual requirements while developing and enhancing your client relationships. We know that it is key that you need to retain control of the financial advice your clients receive, which is why we guarantee that we will **not cross-sell** other products or services to your clients.

Cater Allen is part of the Santander Group. All deposits held with Cater Allen Private Bank are fully and unconditionally **guaranteed by Santander UK plc**.

Santander UK currently has a credit rating of A (Standard and Poor's) one of the highest credit ratings of any UK bank. Cater Allen Private Bank has its own banking license so is regulated by the Financial Conduct Authority and is covered by the Financial Services Compensation Scheme. Most depositors, including most individuals, and small businesses, are covered by the scheme.

- *Account Availability: Please note we may withdraw the account with two week's notice.*
- *Minimum investment £10,000*
- *Maximum investment No maximum*
- *Currency:£ sterling only*
- *Term: Various as below:*

Term	Indicative Gross Interest Rate (AER)	Minimum Deposit Value	Maximum Deposit Value
<i>3 MONTHS</i>	<i>0.300%</i>	<i>£10,000</i>	<i>No maximum</i>
<i>6 MONTHS</i>	<i>0.400%</i>		
<i>9 MONTHS</i>	<i>0.500%</i>		
<i>12 MONTHS</i>	<i>0.700%</i>		
<i>24 MONTHS</i>	<i>0.800%</i>		
<i>36 MONTHS</i>	<i>1.000%</i>		

- *Interest: interest is fixed for the entire term of the deposit and is only payable on maturity. Interest is calculated as the principal invested x %interest rate x number of days invested/365.*
- *Access: You cannot withdraw, transfer or switch your money until the end of the term of other than in exceptional circumstances such as death. Please note a charge may be applied for early withdrawal.*
- *Order Execution: We reserve the right to refuse, or suspend for a specified period of time (or even indefinitely) to act on the execution of an order. Where possible, we will inform you of the reason for refusal.*
- *Charges: Nil*
- *Cater Allen is authorised and registered by the Financial Conduct Authority.*
- *Investor protection: For bank accounts and deposit based products, Cater Allen is covered by the Financial Services Compensation Scheme (FSCS), with each eligible depositor covered up to £85,000 as a combined amount across his/her Cater Allen accounts, including their share of any joint accounts.*
- *Information last updated 03/01/2017*

This information has been provided by Cater Allen Private Bank and can change at any time.

Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN. Registered in England number383032. Authorised and regulated by the Financial Conduct Authority, except in respect of its consumer credit products for which Cater Allen Limited is licensed and regulated by the Office of Fair Trading. FCA registration number 178737. Cater Allen Limited is part of the Santander group.