



Your Savings Account Welcome pack



Download our Mobile App

You can manage your accounts on the go with our mobile app, available on Apple and Android devices. Just scan the QR code to be taken to our app.

You will need to register on the Self Service Portal, and you can then use these same log in details to start managing your accounts on the app, where you can then set up fingerprint or face ID access.



Leave us a review



If you're happy with your new Castle Trust Bank savings account, please leave a review on Trustpilot. Just scan the QR code to go straight to our Trustpilot page.



Welcome

Thank you for choosing to save with Castle Trust Bank, we're delighted that you have chosen to put your savings with us and are committed to providing you with the best service we can.

This guide contains useful information to help you to manage your account. If there's anything we can help you with, please check the Help and FAQs page on our website or if you need to speak to one of our team, call us on **0808 164 5000** and we'll be happy to help.

Caroline Angland
Head of Customer Experience



Now that your account is set up

The first 14 days of opening your account are important for a few reasons, it's worth taking the time to review the below:

Minimum balance

You must meet the minimum required balance for your account. For all of our savings accounts, the minimum balance is £1,000.

Funding window

For fixed rate accounts, the first 14 days are known as the funding window where you can make your deposit(s) into your account to meet the minimum balance. After this time you will not be able to make any further deposits so make sure you complete all transactions within this window.

Cooling Off Period

You have the right to cancel your account during the 14 days from your account opening date, we call this the "Cooling Off Period". You don't need to give us a reason and we won't charge you a cancellation fee, however you won't receive interest on your deposit for the time it was in your savings account.



Our Best Rate Promise

Our fixed rate savings accounts will benefit from Our Best Rate Promise, which means if we increase the interest rate for the product you have applied for at any point in the 14 days following the opening of your account, you will automatically receive the higher rate. If we reduce rates don't worry, you will still receive the same rate that you applied for. If our rates do change, you do not need to contact us, we will do everything and then send you confirmation of the new terms applicable to your fixed rate account.

How to add funds to your savings account

Different types of savings account can be funded in different ways.

Fixed Rate Saver and Fixed Rate Cash ISA accounts

Using your nominated account, you can make a bank transfer into your savings account using the **Sort Code 60-84-08** and your Castle Trust Bank account number (which you will find on your welcome letter and on the Self Service Portal), and your full name as the payee. You can also transfer money from an existing eligible Castle Trust Bank account through the Self Service Portal.*

You can also fund your account by cheque. Make your cheque payable to 'Castle Trust Bank', write your name and account number on the back and post it to Castle Trust Bank, PO Box 78430, London, N17 1HE. We will credit funds to your account the next working day after we receive your cheque.

Fixed Rate e-Saver and Fixed Rate e-Cash ISA accounts

Fixed Rate e-Saver and Fixed Rate e-Cash ISA accounts can only be funded by transfer from your nominated account, or from an existing eligible Castle Trust Bank account via the Self Service Portal. If transferring from your nominated account you should use **Sort Code 60-84-08**, your Castle Trust Bank account number (which you will find on your welcome letter and on the Self Service Portal), and your full name as the payee.*

Transfer in an ISA from another provider

ISA Transfers are acceptable, subject to this funding method being available at the time of application. Please check our website for current availability. To transfer funds from an ISA with another provider, complete an ISA Application Form and an ISA Transfer Form, and return them to us. We will contact the other fund manager and arrange the transfer to your Castle Trust Bank account.

*CHAPS payments are not a compatible payment method for your savings account. Funds not received from your Nominated Account, or from another Castle Trust Bank account, will be automatically returned.

What kind of paperwork to expect

We try to keep paperwork to a minimum, however there are certain statements we will provide you with whilst you hold an account with us to make sure you're kept up to date.

If you have an e-Account or have opted for paperless communications, copies of this correspondence will be accessible via the Self Service Portal.

We will send you:

- **An annual statement:** this shows you all of the transactions that have happened on your account over the year, for example, when you funded your account and when interest has been applied.
- **A close of offer period summary:** for our fixed rate accounts, this shows you how much has been added to your account during the funding window. It also confirms the maturity date. Fixed rate accountholders will also receive a maturity statement at the end of the term.
- **Notification of any changes we make to your interest rate.**

Other paperwork we may need to send to you

In some circumstances, we will need to send additional paperwork to you or request more information. If we write to you asking you to return a form or a document to us, we'll enclose a pre-paid envelope so you can easily return the requested information.

Nominated bank account



When you set up your savings account, you will have provided details of your nominated bank account. This is the account you will use to deposit and withdraw funds and is where interest and maturity payments can be directed to, for most customers this would be their current account. You must use your nominated account to pay money into your Castle Trust Bank savings account, otherwise the money will be returned to you. For your security, there is a limit of one nominated bank account per customer, however you are free to change it following the first 14 days of opening your savings account.

What happens when your fixed rate account matures

For customers with a fixed rate account, we will write to you before your maturity date to explain the options available to you so you can tell us what you want us to do with your money.

If you choose to withdraw your money, you will receive it on the same day it matures. For example, if you opened a 1 Year Fixed Rate Saver on 15 January 2021 and chose to withdraw at maturity, you would receive your initial deposit plus any interest owed on 15 January 2022.

You can also log in to the Self Service Portal to check the maturity date and give maturity instructions when your account is close to maturing. Note that maturity instructions for e-Accounts must be placed via the Self Service Portal.



Manage your account online using the Self Service Portal

All e-Accounts need to be managed via the Self Service Portal but even if you don't have an e-Account, you can still take control of your savings and manage your account online. You can find more detailed step-by-step guides on our website.

Logging in to the Self Service Portal

If it's your first time logging in to the Self Service Portal, you will need these three things to hand:

1. Your User ID

You will receive this in the post shortly after you apply.

2. Your password

You will have set this up as part of your online application. If you are the second accountholder on your account or you applied by phone or post, we will have sent you a temporary password by email.

3. Your memorable word

If you applied online, you will have set this up as part of your application. If you are the second accountholder on your account or applied by phone or post, you will be able to set this up when you log in using your temporary password.

Resetting your password

If you have forgotten your password, go to the Log In page and click 'Forgotten your password?'; you will be asked enter your User ID to confirm your identity and we will send you a password hint by email to remind you of your password.

Send secure messages



Sending us a secure message is an easy way to ask questions about your account. We will have all of your account information to hand so there's no need to worry about emailing personal information. Go to My Messages to send us a secure message and one of the team will get back to you. You will receive an email notification to let you know when you have a message waiting for you.

See all your correspondence

You can view copies of all the documents and correspondence we have sent to you via post, email and text, so there's no need to worry about digging out documents. To do this, at the top of the screen click 'View documents' and select the account you'd like to see correspondence relating to. You can also use the filter by dates to narrow down your search.

Open additional savings accounts

You can use the Self Service Portal or the mobile app to apply for new savings accounts. With your personal details already stored with us, you can open a new account in minutes by clicking the link under 'Apply Online' to take you through to the list of available accounts.

Provide maturity instructions

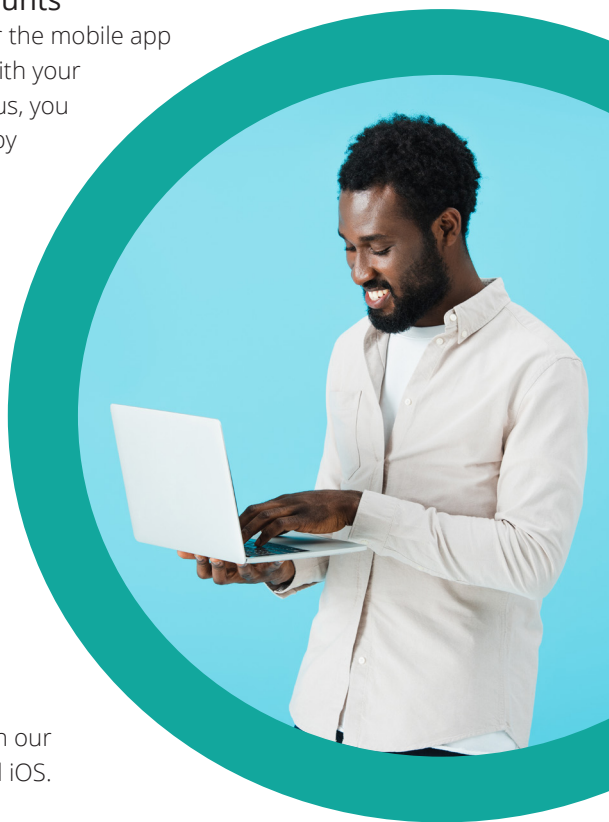
When your account is nearing maturity, an option will appear on your Self Service Portal for you to be able to provide maturity instructions.

Download our mobile app

Manage your accounts on the go with our mobile app, available on Android and iOS.

- Apply for new savings accounts
- View the up to date balances of your accounts
- See all of your transactions
- View all of your account documentation
- Send secure messages to our team

You will need to register on the Self Service Portal first and you can then use these same log in details to start managing your accounts on our mobile app.



When life events happen, we're here to help

If recent years have taught us anything, it would be that life can change unexpectedly. We do everything we can to help make big life events as easy as possible for you.

Power of Attorney

If you would like to register a Power of Attorney to your account, we are more than happy to assist you. Please send the Power of Attorney documentation (either the original or a certified copy) along with the personal information of the individual applying for Power of Attorney and we will be able to register the details to the account.

For customers with Power of Attorney, we pay any interest payments or maturity withdrawals to the registered accountholder.

Death of an accountholder

During this difficult time, our Bereavement Support team are available to help make things as smooth as possible. Please notify us of the death of the person, we will then need either an original or certified copy of the Death Certificate posted to us which we will process and then return to you. You will then become the personal representative of the late accountholder.

Typically, there is a bit of time that passes before the Grant of Probate is issued. When you receive it from the solicitor, we will require a sealed copy of the Grant of Probate with the executor's bank details for where you would like to receive the funds. We will then return the document to you and release the funds to the personal representative.

Removing an accountholder

If you would like to remove an accountholder from your account, we will need confirmation from both accountholders that they agree to the change. Please call us on **0808 164 5000** Monday to Friday 9am to 5pm and our team will take the details and let you know whether we need to see any supporting documentation before we can apply the change to your account.

Moving house

You can update your address online through the Self Service Portal, send us a secure message confirming your new address or call us on **0808 164 5000** Monday to Friday, 9am to 5pm.

Explore our other accounts

You can find more information on the available savings accounts and interest rates we have on offer by visiting castletrust.co.uk/savings.

With all of your details already stored in our system, you can apply for a new account in minutes once your Self Service Portal access is set up.

We're here to help



We have a hub of information available on the Help & FAQ page of our website, including step by step guides to help you get started on the Self Service Portal and our mobile app.

All customers can send us a Secure Message using the Self Service Portal or mobile app, and customers with a Fixed Rate Saver or Fixed Rate Cash ISA can also give us a call on **0808 164 5000** Monday to Friday, 9am to 5pm. If you require any information sent to you in large print or in Braille, please give us a call and we'll be happy to help.

Thank you again for choosing to save with Castle Trust Bank.



Castle Trust Bank means Castle Trust Capital plc, a company incorporated in England and Wales with company number 07454474 and registered office at 10 Norwich Street, London, EC4A 1BD. Castle Trust Capital plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under reference number 541910.