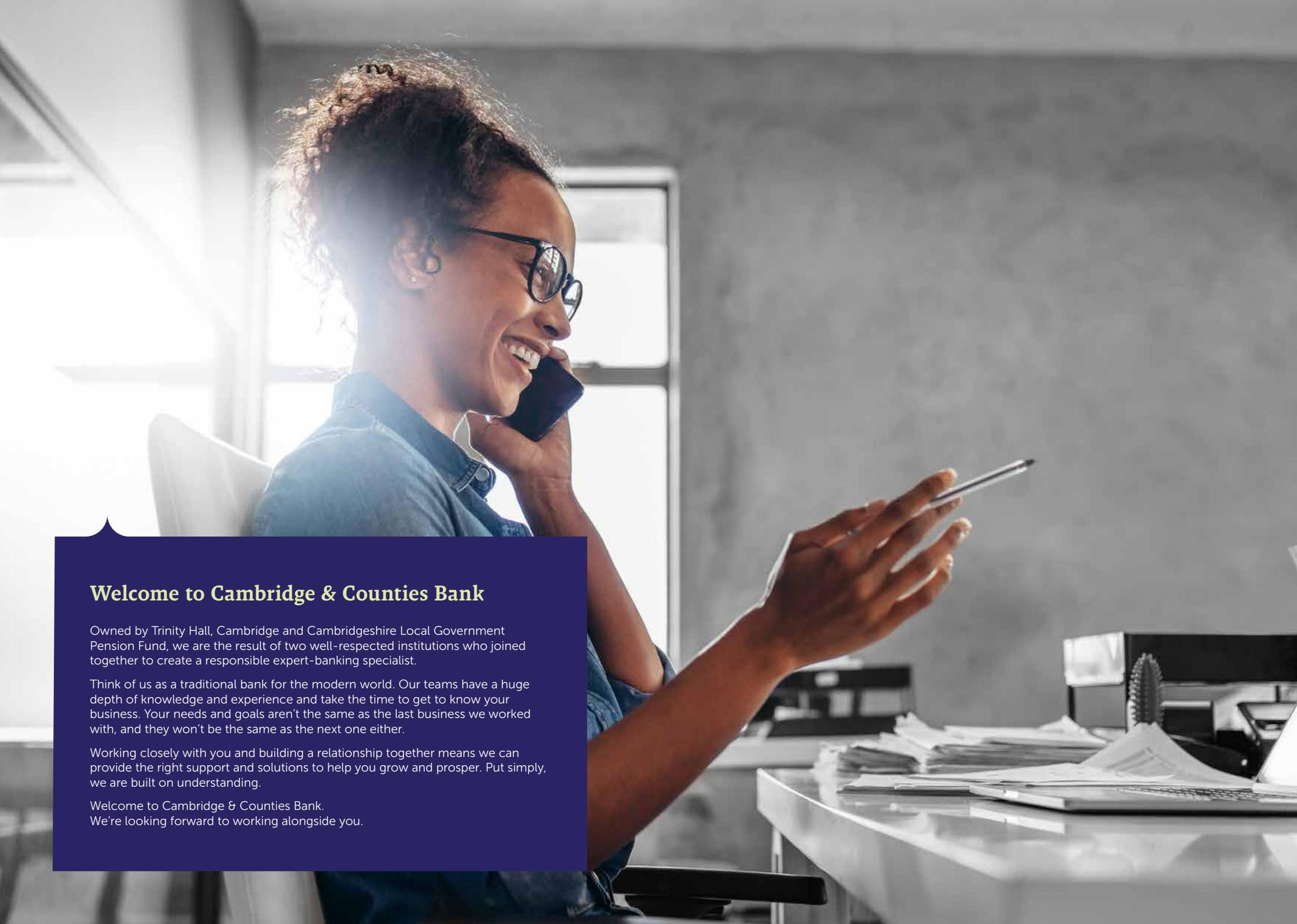




Fixed rate business, trust & charity bond

**Say hello to your  
new account**



## Welcome to Cambridge & Counties Bank

Owned by Trinity Hall, Cambridge and Cambridgeshire Local Government Pension Fund, we are the result of two well-respected institutions who joined together to create a responsible expert-banking specialist.

Think of us as a traditional bank for the modern world. Our teams have a huge depth of knowledge and experience and take the time to get to know your business. Your needs and goals aren't the same as the last business we worked with, and they won't be the same as the next one either.

Working closely with you and building a relationship together means we can provide the right support and solutions to help you grow and prosper. Put simply, we are built on understanding.

Welcome to Cambridge & Counties Bank.  
We're looking forward to working alongside you.



## Contents

1. Online savings service and balance enquiries	6
2. Paying in	6
3. Withdrawing and bond maturity	7
4. Interest	8
5. Statements	8
6. Changing your details	9
7. Closing your account	10
8. Complaints	11
9. Financial Services Compensation Scheme	11

**If you'd like this in another format such as larger print, braille or audio please contact us on 0344 225 3939.**

## 1. Online savings service and balance enquiries

To access your account online, visit [www.ccbank.co.uk](http://www.ccbank.co.uk) and login using the option on the right hand corner of the page. From here, you can register as a new user or login once registered.

Once registered, our online savings service allows you to view your balance, transactions, statements and send us secure messages.

Please be aware that only Signatories named on the account may register for our online savings service.

For your security the registration process involves posting an activation code to your personal address, it will therefore take a few days to complete the process.

Alternatively, to request the balance of your account by phone, please call us on 0344 225 3939. You will need to provide your account number and personal details.

## 2. Paying in

Once your account is opened with your deposit, no further deposits can be made into your bond.

If you would like to make further deposits, it is possible to open an additional fixed rate bond or notice savings account with us (if available).



**Did you know you can view your balance, transactions and statements using our online savings service?**

## 3. Withdrawing and bond maturity

No withdrawals can be made during the term of the bond. The fixed rate bond period includes non-working days. We will write to you approximately 14 calendar days prior to the maturity of your bond with details of your options.

Where the bond matures on a non-working day and you have notified us prior to the maturity date that you wish for funds to be:

- invested in a new product with us; or
- returned to your nominated current account;

this will be done by electronic payment and the funds will be received into the nominated current account or new product on the next working day. If the bond matures on a weekend or a bank holiday, the transfer will be received in your nominated current account or new product on the next working day. If you need to change your nominated current account, please refer to Section 6 for information on how to do this. If you need any further assistance, please call us on 0344 225 3939.

If we do not receive any instructions from you before the term has expired, your account will become easy access on maturity, until we receive an instruction from you.

### Easy access accounts

If your account becomes easy access you can either withdraw via our online savings service, calling us or by completing and returning a Notice to withdraw form. A copy of this form is available on our website at [www.ccbank.co.uk/savingshelp](http://www.ccbank.co.uk/savingshelp). Alternatively, contact us and we'll send you a copy. All sections of the form must be completed and a Signatory must sign the form. Any one of the Signatories can sign (not all Signatories need to sign). The form can be returned to us by email, post or fax.

Once we receive the form, the funds will be transferred electronically back to your nominated current account by faster payment the following working day.

## 4. Interest

### i) Earning interest

Payments received electronically earn interest from the first working day the full balance is received and the account is opened.

Cheques will start earning interest from the second working day after they are deposited into your account.

### ii) Interest payment

In the case of a 1 year bond or less, interest is credited to your account on maturity. For bonds with a term of more than 1 year, interest is credited to your account annually on the anniversary of your bond opening, and on maturity.

Interest is paid gross. It is your responsibility to pay any tax that may be owed to HMRC.

The interest rate for your account can be found on our website at [www.ccbank.co.uk/savingshelp](http://www.ccbank.co.uk/savingshelp) or you can find it via our online savings service. Alternatively you can call us.

## 5. Statements

In the case of a 1 year bond or less, statements are issued on maturity.

For bonds with a term of more than 1 year, statements are issued annually on the anniversary of your bond opening, and on maturity.

You can request an additional statement at any time by sending a secure message via our online savings service, emailing us at [savings@ccbank.co.uk](mailto:savings@ccbank.co.uk) or calling us on 0344 225 3939.

## 6. Changing your details

If you want to make changes to your account, we require authority from either one, or two Signatories named on your account, depending on what needs to be changed.

If you are unsure about who the Signatories are on the account, please contact us on 0344 225 3939, and we will be happy to confirm the details for you.

### Changes requiring authorisation from Signatories

The following changes need to be signed by two existing Signatories on the account, unless the account is set up with only one Signatory:

- **Nominated Current Account**

To change your nominated current account, please complete a Change of details form which can be found at [www.ccbank.co.uk/savingshelp](http://www.ccbank.co.uk/savingshelp) with the details of your new current account, including supporting evidence, such as a void cheque, an original statement from the new current account provider or a letter from your bank or building society confirming the new account details. Your nominated current account must be in the same name as your organisation.

- **Change of Account Signatories**

To change the Signatories please complete a Change of details form. This form is available on our website at [www.ccbank.co.uk/savingshelp/](http://www.ccbank.co.uk/savingshelp/) or call us on 0344 225 3939 and we'll send you a copy.

- **Changing the organisation name**

If you are a limited company, limited liability partnership, scottish limited partnership or a charity, and you are keeping the same entity number, you can write to us stating the old and new name and we'll update our records. If your entity number is changing or you are not one of the above business types, please call us on 0344 225 3939 or email us at [savings@ccbank.co.uk](mailto:savings@ccbank.co.uk) and we'll advise you on the steps to take.

Additional information may be requested.

### Changes requiring authorisation from a Signatory

An individual Signatory has authority to transact on the account and can make the following changes by using either our online savings service secure message facility, email, phone or post:

- Their individual or the organisation email address.
- Their individual or the organisation telephone number.
- Their individual or the organisation address.
- Adding or removing 'information only' individuals (e.g. your accountant).
- Paying interest away to the nominated current account (bonds with a term of 1 year and above only).
- Statement date and frequency.
- Correspondence name for the account

## 7. Closing your account

Your account cannot be closed until your bond has matured. We will write to you approximately 14 calendar days prior to the maturity of your bond with details of your options.

If you are classed as a micro-enterprise or are a charity with an annual income of less than £1m, you can close your account at any point within the first 14 days of the account opening date, without penalty. Please write to us at Cambridge & Counties Bank, Charnwood Court, 5B New Walk, Leicester, LE1 6TE or email us at [savings@ccb.co.uk](mailto:savings@ccb.co.uk) to confirm your request.

## 8. Complaints

We always work hard to provide great service to our customers, so if you have an issue you would like to raise, we'd like to know so that we can try to resolve the situation as quickly and efficiently as possible.

Please telephone us on 0344 225 3939 or email [complaints@ccb.co.uk](mailto:complaints@ccb.co.uk).

Alternatively, you can write to us at:

Complaints  
Cambridge & Counties Bank  
Charnwood Court  
5B New Walk  
Leicester  
LE1 6TE

Please include your name, address, contact phone number and account number, if applicable. We'll do all we can to address your complaint and will write to you promptly, to tell you what we've done to resolve the problem or to let you know when you can expect a full response. We'll also let you know the name and contact details of the person dealing with your case. You can ask the Financial Ombudsman Service (FOS) for an independent review of eligible complaints if you're dissatisfied with our response, or if we haven't issued our 'final response' within eight weeks from the date you first raised your complaint. The time limit for referring complaints to the Ombudsman is usually 6 months but we will consent to the Ombudsman considering your complaint even if you refer the complaint later than this.

The FOS will only consider your complaint once you've tried to resolve the issue with us, so please contact us first and we'll do all we can to help.

More information about what the FOS do and who is eligible to use this service, can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## 9. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. For the current level of cover, further details and to view/download the FSCS Information Sheet & Exclusions list, please visit our site at [www.ccbank.co.uk/fscs](http://www.ccbank.co.uk/fscs).

It is a regulatory requirement that all Banks have to maintain records to help determine the eligibility of their customers. If the organisation's circumstances change during the term of the account, you must inform us of the change. Most depositors, including individuals and businesses, are covered by the scheme.

If you are unsure as to whether you are eligible or not, you can call us on 0344 225 3939 or email [savings@ccb.co.uk](mailto:savings@ccb.co.uk). Alternatively, you can contact the FSCS directly on 0800 678 1100 or visit [www.fscs.org.uk](http://www.fscs.org.uk).



Protected



**Cambridge &  
Counties Bank**

Built on understanding



**0344 225 3939**



**0116 254 4637**



**savings@ccbank.co.uk**



**ccbank.co.uk**



**Cambridge & Counties Bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE**