



Notice business, trust & charity savings account

**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. Giving notice and withdrawing	7
4. Interest	8
5. Statements	8
6. Closing your account	8
7. Changing your details	9
8. Complaints	10
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 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

By transfer

You can transfer funds directly to your savings account from your nominated current account. This can be done by sending a payment quoting the account number and sort code of your account, which are provided in your welcome letter.

By cheque

Cheques must be drawn on your nominated current account as detailed on your application form. The cheque must be made payable to your business account name (e.g. ABC Ltd) and must not be forward dated or dated more than six months ago.

Cheques should be posted to:

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

Please include a note stating your account name and number with your cheque.



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

3. Giving notice and withdrawing

How to give notice

Withdrawals can only be made by giving the required period of notice applicable to your account. You cannot make earlier or immediate withdrawals. Notice can be given via our online savings service, which is available on our website (see Section 1). Notice can also be given by calling us on 0344 225 3939 or completing and sending us a Notice to withdraw form, included with your welcome pack. Additional copies of the form can be downloaded from our website at www.ccbank.co.uk.

If you wish to close your account following a withdrawal, please tick the relevant box when withdrawing.

The notice period

The notice period is calculated using calendar days, and therefore includes weekends and bank holidays. The notice period commences on the day notice is requested and funds are released on the day the notice period has expired, to be received in your nominated current account on the following working day. For example, if notice was requested on 1 October, funds in a 31 day notice account would be released on 31 October and received by you on 1 November.

Where the notice period matures on a non-working day (bank holidays and weekends) all funds will be transferred electronically back to your nominated current account by faster payment the following working day. For example, if the notice period matures on a weekend the funds will be received into your nominated current account on the next working day.

Changing a request

If you wish to cancel a withdrawal request please send us confirmation of this cancellation request, including your signature, by email, fax or post. If your request was made via our online savings service, please cancel the request using the service. Cancellation requests and requests to decrease the amount of funds must be received at least 48 hours prior to the date that funds are returned (excluding weekends and bank holidays).

Please note: once notice has been served, the notice amount cannot be increased. The full notice period must be served for any additional withdrawals.

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

Interest is calculated daily and credited to your account either annually, on 30 April each year, or monthly

If interest is paid monthly on your account, this will be paid on the last day of each month.

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 or you can find it via our online savings service. Alternatively you can call us.

If the balance of the account drops below the minimum required for the account, as per the product summary box, the interest rate will drop to a nominal rate on the balance. For example, if the minimum balance is £10,000 for the product and your balance falls below this, you may receive as little as 0.10% Gross/AER Variable on your balance. If you would like to confirm the minimum balance and nominal rate for your specific account, please contact us.

5. Statements

Statements are issued annually on the anniversary of the account being opened. Monthly or quarterly statements are available upon request.

Statements are posted and are also available online (see Section 1).

You can request an additional statement or amend the statement date/method of delivery by sending a secure message via our online savings service, emailing us at savings@ccbank.co.uk or calling us on 0344 225 3939.

6. Closing your account

To close your account, the notice period set on your account must be served. Please follow the instructions under Section 3.

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 calendar 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@ccbank.co.uk to confirm your request.

7. 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 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/ 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 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.
- Statement date and frequency.
- Correspondence name for the account

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.

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.

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.ccb.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. Alternatively, you can contact the FSCS directly on 0800 678 1100 or visit www.fscs.org.uk.



Protected

 **0344 225 3939**  **0116 254 4637**  **savings@ccbank.co.uk**  **ccbank.co.uk**

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