



Cambridge &  
Counties Bank

Built on understanding



SAY HELLO TO YOUR  
**EASY ACCESS  
BUSINESS SAVINGS  
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.

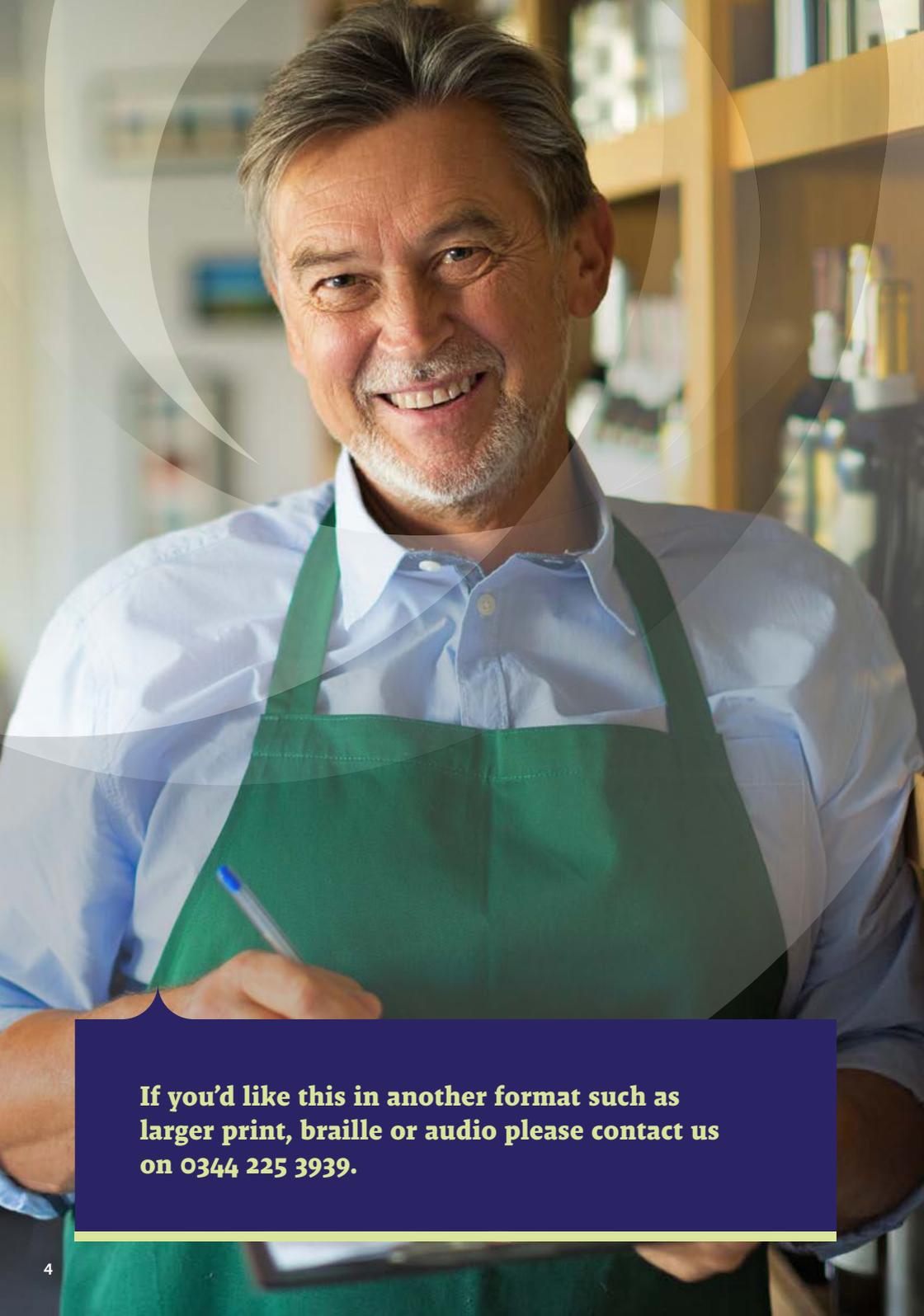
Think of us as a traditional bank for the modern world. Our teams have a huge depth of knowledge and experience and take the time to get to know your business. Your needs and goals aren't the same as the last business we worked with, and they won't be the same as the next one either.

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.





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

# Contents

1. Online savings service and balance enquiries	6
2. Paying in	6
3. Withdrawing or closing your account	9
4. Interest	10
5. Statements	10
6. Changing your details	13
7. Complaints	14
8. Financial Services Compensation Scheme	15

## 1. Online savings service and balance enquiries

To access your account online, visit [ccbank.co.uk](http://ccbank.co.uk) and login using the option on the right hand corner of the page. From here, you can login or 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 relating to your account.

Please be aware that only those who are named as signatories on the account may register for our online savings service.

For your security, the registration process involves us sending a one time passcode (OTP) to the mobile phone number we have on record for the signatory.

Alternatively, you can request the balance on your account by calling us on 0344 225 3939. You will need to provide your account number and personal details.

## 2. Paying in

**We must receive your initial deposit by electronic transfer or cheque within five working days of us notifying you of your account number.**

### **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 email.

### **By cheque**

Cheques must be drawn on your nominated current account as detailed on your application form. The cheque must be made payable to the name in which your account is held 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.

You can make additional deposits into your account on any working day, provided the account remains open for deposits. You will find details of when accounts are open for additional deposits on our website at [ccbank.co.uk/addingfunds](http://ccbank.co.uk/addingfunds) or by calling us. We may change whether an account can accept additional deposits at any time. We will provide seven days' notice of any change on our website.





**Did you know you can easily apply  
for another savings account using  
our online savings service?**

### 3. **Withdrawing or closing your account**

Withdrawals can be made by logging into the online savings service which is available on our website, clicking on your account and selecting "withdraw funds", (see Section 1) or by calling us on 0344 225 3939. Alternatively you can complete and send us a notice to withdraw form which can be downloaded from our website at [ccbank.co.uk/savingshelp](http://ccbank.co.uk/savingshelp).

Online withdrawals can be requested up until 3pm Monday to Friday (excluding Bank Holidays). Upon request, the funds will be transferred electronically back to your nominated current account by faster payment and will arrive no later than the following working day.

Online withdrawal requests received between 3pm and 7.30pm will be processed on the next working day and the funds will arrive in your nominated current account no later than the working day after that. Any requests made after 7.30pm and at weekends or bank holidays will receive an online error message and will not be processed.

If you wish to close your account following a withdrawal please tick the relevant box on the paper form or log in to our online savings service and select "withdraw funds". Alternatively, you can call us on 0344 225 3939.

If you are a micro-enterprise which is a business which employs fewer than 10 people and has a turnover or annual balance sheet of no more than €2 million (or its equivalent) 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 from the day you receive a copy of your terms & conditions, 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](mailto:savings@ccbank.co.uk) to confirm your request.

Any request to close your account must be authorised by a signatory.

## 4.

### Interest

#### i) Earning interest

Payments received electronically earn interest from the first working day after 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 to your account monthly, it will be paid on the last day of each month.

We pay interest without deducting tax unless we are required to by law.

It is your responsibility to pay any tax that may be owed on interest you earn to HMRC. The interest rate for your account can be found on our website at [ccbank.co.uk/savingshelp](http://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 amount you are required to hold in the account as set out in the product Summary Box, the interest rate will drop to a nominal rate on the remaining balance. For example, if the minimum balance required 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 account, please contact us.

## 5.

### Statements

We will send you a statement showing the transactions on your account annually on the anniversary of your 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](mailto:savings@ccbank.co.uk) or calling us on 0344 225 3939.





## 6.

### Changing your details

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

If you are not sure 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 signatories on the account, unless the account is only set up with one signatory or you are a charitable company (limited by guarantee), limited company or sole trader where only one signatory is required for all changes.

- **Nominated Current Account**

To change your nominated current account, please write to us at:

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

Alternatively, you can send us a secure message or complete a change of details form which is available on our website at [ccbank.co.uk/savingshelp](http://ccbank.co.uk/savingshelp) and send it to us by post at the above address. We can also send you a copy if you call us on 0344 225 3939. We may need to ask for additional information to verify your identity or bank account, we will contact you if this is required. Your nominated current account must be in the same name as your organisation.

- **Change of Account Signatories**

To change the signatories on your account, please complete a change of details form which is available on our website at [ccbank.co.uk/savingshelp](http://ccbank.co.uk/savingshelp) and send it to us by post at the above address. We can send you a copy if you call us on 0344 225 3939.

- **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 company number, you can write to us stating the old and new company name and we'll update our records. If your company number is changing or you are a different business type, 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 what steps you need to take.

We may ask you to provide additional information in order to process the requested change.

#### 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, telephone number or 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.
- A signatory may also be able to apply for another account once signed in to the online savings service.

## 7. Complaints

We always work hard to provide a great service to our customers however, if you do 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@ccbank.co.uk](mailto:complaints@ccbank.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 everything we can to manage and resolve your complaint. Once received, we'll either call or write to you promptly to let you know what we've done to resolve your complaint or inform you of the progress we've made, the contact details of the person dealing with your complaint and when you can expect a full response.

If within 8 weeks, you haven't heard from us, or you're dissatisfied with our response, you can ask the Financial Ombudsman Service (FOS) for an independent review if you are deemed eligible. The time limit for referring complaints to the FOS is 6 months from the date of our final response.

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) for individuals and [sme.financial-ombudsman.org.uk](http://sme.financial-ombudsman.org.uk) for SMEs.

## 8.

# 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 [ccbank.co.uk/fscs](http://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@ccbank.co.uk](mailto:savings@ccbank.co.uk). Alternatively, you can contact the FSCS directly on 0800 678 1100 or visit [www.fscs.org.uk](http://www.fscs.org.uk).



 [ccbank.co.uk](http://ccbank.co.uk)  **0344 225 3939**  [savings@ccbank.co.uk](mailto:savings@ccbank.co.uk)

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