

CAF 60 DAY NOTICE ACCOUNT

Key Product Features

SUMMARY BOX																		
Account name	CAF 60 Day Notice Account – Issue 8																	
What is the interest rate?	<table border="1"> <thead> <tr> <th>Balance</th> <th>Annual Interest (variable)</th> <th colspan="2">Monthly Interest (variable)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">£1,000+</td> <td>Gross* Rate/AER**</td> <td>Gross*</td> <td>AER**</td> </tr> <tr> <td>3.30%</td> <td>3.25%</td> <td>3.30%</td> </tr> <tr> <td>Less than £1,000</td> <td colspan="3">0.05% Gross* Rate/AER** (variable)</td> </tr> </tbody> </table> <ul style="list-style-type: none"> You can select your interest to be paid monthly or annually on the account. Interest is calculated on your daily balance. Interest can be paid to this account or transferred to your nominated UK account which is identified on your application form. 	Balance	Annual Interest (variable)	Monthly Interest (variable)		£1,000+	Gross* Rate/AER**	Gross*	AER**	3.30%	3.25%	3.30%	Less than £1,000	0.05% Gross* Rate/AER** (variable)				
Balance	Annual Interest (variable)	Monthly Interest (variable)																
£1,000+	Gross* Rate/AER**	Gross*	AER**															
	3.30%	3.25%	3.30%															
Less than £1,000	0.05% Gross* Rate/AER** (variable)																	
Can Shawbrook Bank change the interest rate?	Yes. We can move the interest rate up or down at any time. The <i>Business, Charity and Trust Savings Terms and Conditions</i> explain how and when we will do this.																	
What would the estimated balance be after 12 months based on a £1,000 deposit?	<p>An illustration of the future balance is shown below.</p> <table border="1"> <thead> <tr> <th>Initial Deposit</th> <th>Gross* Rate/AER**</th> <th>Balance at 12 months</th> </tr> </thead> <tbody> <tr> <td>£1,000</td> <td>3.30%</td> <td>£1,033</td> </tr> </tbody> </table> <p>This is an illustrative example assuming that:</p> <ul style="list-style-type: none"> You don't withdraw or deposit any additional money. The interest rate stays the same and is paid annually. Interest is calculated on a cleared deposit for a full 12 months and rounded to the nearest pound. 			Initial Deposit	Gross* Rate/AER**	Balance at 12 months	£1,000	3.30%	£1,033									
Initial Deposit	Gross* Rate/AER**	Balance at 12 months																
£1,000	3.30%	£1,033																
How do I open and manage my account?	<ul style="list-style-type: none"> You can only open an account if you are a UK registered or unregistered charity. For both registered and unregistered charities all trustees/directors must be permanent UK residents (excludes Channel Islands, Isle of Man and other Crown dependencies) and only liable to pay tax in the UK. We reserve the right to reject any non-UK signatories. All trustees/directors/additional signatories must be 18 or over. You must notify us immediately if any trustee/director circumstance changes and they are no longer a permanent UK resident and/or no longer only liable for UK tax. You can open an account by printing the online application form and posting it to: Savings and Investment Services, CAF Financial Solutions Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA. The minimum initial deposit and ongoing balance is £1,000. The maximum account balance is £10,000,000. Maximum of one account per charitable organisation. You can manage the account by telephone or by post. 																	

Can I withdraw money?	<ul style="list-style-type: none"> Yes, you can make withdrawals from this account to your nominated UK account identified on your application form, subject to 60 days' notice. The minimum withdrawal amount is £1,000.
Additional information	<ul style="list-style-type: none"> You can close the account at any time with the required 60 days notice. There is a 14 day cancellation period from the account opening date during which the account can be closed without any charge. Interest is paid Gross*.

This document gives you important information to help you to decide whether the **CAF 60 Day Notice Account** is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. The information provided in the summary box above is a summary of the key features of the savings account and is not intended to be a substitute for reading the *Business, Charity and Trust Savings Terms and Conditions* that apply to the account.

Terms and conditions

- Please read this leaflet in conjunction with the *Business, Charity and Trust Savings Terms and Conditions*. If there is anything that you do not understand, please contact Shawbrook Bank for further information or seek independent advice.
- Shawbrook Bank will send you a statement at the closure of your account.
- Please note that Shawbrook Bank reserves the right to withdraw this product at any time. If Shawbrook Bank does withdraw it you can still get your money out of your account (at the end of the notice period) and the account can continue to receive deposits up to the maximum account balance. If Shawbrook Bank withdraws the product, it will appear in the 'Withdrawn Products' section of Shawbrook Bank's website. If you are considering making further deposits, we suggest you check Shawbrook Bank's website first or call Shawbrook Bank on 0345 266 6611 to see if the product is still available.
- Please note that if Shawbrook Bank withdraw this product you will not be notified in writing.

Points to note

***Gross** means that all interest will be paid without any deduction of tax. You are responsible for paying any tax due to HMRC.

****AER** stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Financial Services Compensation Scheme (FSCS). This product is 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 further information about the compensation provided by the FSCS (including amounts covered and eligibility to claim), refer to the FSCS website www.FSCS.org.uk or call the FSCS on 0800 678 1100.

This product is promoted by **CAF Financial Solutions Limited (CFSL)** and provided by **Shawbrook Bank**.

Contacting us

If you have any questions about opening an account, please contact CAF on 03000 123 444. Following the opening of an account, all enquiries should be directed to Shawbrook Bank on 0345 266 6611.

Details correct as at 31/01/2024

Telephone calls to and from Charities Aid Foundation (CAF) may be monitored or recorded for security/training purposes. Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

CAF Financial Solutions Limited (CFSL) is authorised and regulated by the Financial Conduct Authority under registration number 189450. Authorisation can be checked on the financial services register at www.fca.org.uk
 CFSL Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA. Registered under number 2771873.
 CFSL is a subsidiary of Charities Aid Foundation (registered charity number 268369).

Shawbrook Bank Limited Registered office Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex CM13 3BE. Registered in England – Company Number 388466. Shawbrook Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



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CAF 60 DAY NOTICE ACCOUNT

Features and benefits

CAF 60 Day Notice Account

Account features

The CAF 60 Day Notice Account is provided by Shawbrook Bank. The account is available to charitable organisations registered with the Charity Commission for England and Wales or the Scottish Charity Regulator and also UK unregistered charities. It's a simple way to get more out of funds with the benefit of access with 60 days' notice.

Please read the Key Product Features document and the Shawbrook Bank Business, Charity and Trust Savings Account Terms and Conditions.

If there is anything you do not fully understand, please ask for further information or seek professional advice or guidance before sending your completed application.

Interest

The interest you earn is variable. You must ensure that you have checked www.cafonline.org/rates prior to application to make sure you are aware of the rate that will apply, as this may change from time to time.

Interest is calculated on your daily balance and paid either annually or monthly on the anniversary of the first deposit into the account.

Interest will be paid Gross* and you will be responsible for paying any tax due to HMRC.

*Gross is the interest rate before the deduction of income tax at the rate specified by law.

Amount of deposit

Minimum deposit £1,000
Maximum deposit £10,000,000 per account
Maximum one account per charitable organisation

Further deposits can be made at any time from your nominated account, subject to the maximum balance, provided the account has not been closed to new funding.

Withdrawals

Withdrawals can be made subject to 60 days' notice. Withdrawals can only be made to the nominated account which is a UK bank account held in the name of your charitable organisation.

Account suitability

As this is a 60 day notice account, it may not be suitable for all charitable organisations.

Operations

This account is operated by Shawbrook Bank. Following opening of the account, all enquiries should be directed to the Shawbrook Bank dedicated savings team on **0345 266 6611**. Telephone lines are open 9am to 5.30pm Monday to Friday (excluding bank holidays). Calls may be recorded for monitoring service and security standards.

Each year, Shawbrook Bank pays CAF Financial Solutions Ltd a contribution to the equivalent value of up to 0.2% of the value of your deposit. This amount will not affect your own savings or the interest payment you receive.

Any surplus CAF Financial Solutions Ltd makes (after tax) will be used to benefit the voluntary sector.

Important information

Shawbrook is a specialist UK lending and savings bank founded in 2011 to serve the needs of SMEs and individuals in the UK with a range of lending and saving products. Shawbrook Bank challenge convention with their innovative approach to developing products and providing excellent service that satisfies the needs of their customers. They are a different kind of bank, and proud of it. For more information on Shawbrook Bank, visit their website: www.shawbrook.co.uk

High interest rates can be linked to higher risks and this should be considered when choosing a provider.

You should consider your own internal investment policy before deciding how to invest any monies.

Charitable organisations will not acquire membership rights in Shawbrook Bank.

Important information about compensation arrangements

Shawbrook Bank is covered by the Financial Services Compensation Scheme (FSCS) and the Financial Ombudsman Service.

The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. For further information about the compensation provided by the FSCS (including amounts covered and eligibility to claim), please see the Financial Services Compensation Scheme (FSCS) Information sheet, refer to the FSCS website www.FSCS.org.uk or call the FSCS on 0800 678 1100.

How to apply

- Complete the enclosed application form, ensuring you have read and accepted the Shawbrook Bank's Business, Charity and Trust Savings Account Terms and Conditions. A separate application is required for each account.
- Enclose any documents requested under Section 9 of your application form.

You can make your payment electronically from your nominated account. Following receipt of your application, the account opening procedures will be completed by Shawbrook Bank and they will advise you of the bank account to which funds can be remitted.

Your bank may charge you for electronic payments.

- Send your completed application and any necessary documents to:

Saving and Investment Services
CAF Financial Solutions Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA

Your application will be processed within seven working days of receipt. If there are any queries on the completed form, Shawbrook Bank will contact you directly.

Shawbrook Bank reserves the right to decline to open a CAF 60 Day Notice Account in the event that it is unable to satisfy itself with the operation and ownership of the charitable organisation for which it is asked to open an account.

Telephone calls to and from Charities Aid Foundation may be monitored or recorded for security/training purposes. Lines are open Monday to Friday 9am – 5pm (excluding English bank holidays).

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CDT-2050F/0324



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Protected



Financial Services Compensation Scheme Information Sheet

Basic Information about the protection of your eligible deposit

Eligible deposits in Shawbrook Bank Limited are protected by:	The Financial Services Compensation Scheme ("FSCS"). ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank, building society or credit union's failure:	15 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Shawbrook Bank Limited for enquiries relating to your account:	Shawbrook Bank Sunderland SR43 4AG Tel: 0345 266 6611 Email: savings@shawbrook.co.uk
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	https://www.fscs.org.uk

Additional information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.



Additional information

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund⁵
 - public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at <http://www.fscs.org.uk>

⁵ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

CAF 60 DAY NOTICE ACCOUNT

Application form



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CAF 60 DAY NOTICE ACCOUNT

Application form

Shawbrook Bank is the provider of the CAF 60 Day Notice Account, which is for charities registered with the Charity Commission for England and Wales or Scottish Charity Regulator and UK unregistered charities.

Before you start

This is NOT an on-line account and cannot be viewed on-line. For your own protection, please ensure you have read and understood the following documents:

- CAF 60 Day Notice Account Features and Benefits brochure
- Business, Charity and Trust Savings Terms and Conditions
- Key Product Features
- Privacy Notice, which you can find at www.shawbrook.co.uk/privacy-notice/. This sets out how Shawbrook Bank will use any personal information that you provide in this application form.

Please download this application and type in your answers. You can then print it and circulate it for signature.

All alterations made to the details entered on the form must be initialed. Not doing so will delay the processing of the application.

All supporting documents submitted with your application must be originals or certified copies. These will be returned to you following the processing of your application.

If there is anything that you do not fully understand, please feel free to contact us on 03000 123 444.

Section 1 About your organisation

Please complete this Application form in BLOCK CAPITALS.

1.1 Organisation name

1.2 Correspondence address

 Postcode

1.3 Registered address (if different from correspondence address)

 Postcode

1.4 Contact details

This is the individual that will be the primary contact of the account.

Please ensure that the primary administrator's contact details are also detailed in Section 3.1 or 3.2, and that they sign and date in Section 8.1 or 8.2

1.4 Contact details

Mr Mrs Miss Other

Full name

Position held within the organisation

Daytime telephone

Mobile

Fax

Email address

1.5 What is the name of your charity? (if different from your organisation name)

1.6 What are the aims of your charity?

1.7 In which countries do you operate? (please specify)

1.8 From which countries do you raise or receive funds? (please specify)

1.9 Are you an existing Shawbrook Bank customer?

Yes No

If yes, what is your Shawbrook Bank account number?

1.10 Are you a registered charity?

Yes No

If yes, what is your Registered Charity Number?

1.11 Companies
If your organisation is a company, please complete this section.

1.11 Companies

If the charity is also incorporated:

Company registration number

Date of Incorporation

Annual turnover £

Balance Sheet (Net assets) £

Number of employees

2 Deposit Details
Your deposit must be sent from your nominated UK bank account held in your organisation's name which we will validate.

Electronic transfers
To make a payment electronically, simply await your welcome letter which will confirm your new account details. Shawbrook Bank do not accept payments by cheque.

Section 2

Deposit details

2.1 Deposit details

Deposit amount £

Minimum investment required £1,000

Maximum investment £10,000,000

Maximum one account per charitable organisation

Please specify source of investment (eg, retained profit, how and where are funds raised)

Continued from Section 2

2.2 Interest

Where do you want your interest paid?

Add to Shawbrook Bank account or send to the nominated bank account

How often do you want your interest paid?

Monthly or Annually

3 Trustee/Company Director details

Please note:

All Trustees/Company Directors must reside in the UK

UK registered charities:

If you are a UK registered charity a minimum of two Trustees/ Company Directors must complete section 3.1 and sign and date Section 8.1

UK unregistered charities:

A minimum of four Trustees/ Company Directors should complete section 3.1 and sign and date in Section 8.1 (all Trustees/ Company Directors to sign if it is less than four).

Church bodies or places of worship:

If you are a church or place of worship, at least two Trustees/ Company Directors must complete section 3.1.

Please ensure each person listed in section 3.1 signs and dates in section 8.1. All Trustees/Company directors or other officials must reside in the UK

Section 3 Trustee/Company Director Details

3.1 Trustees/Company Directors

Trustee/Company Director 1

Mr Mrs Miss Other

Full forename(s)

Surname

Position held

Date of birth

Telephone

Email

Address

Postcode

Nationality

Place of birth (include town/city)

Are you a permanent UK resident?

Yes No

If less than three years at the current address, please give previous address

Previous Address

Postcode

Trustee/Company Director 2

Mr Mrs Miss Other

Full forename(s)

Surname

Position held

Date of birth

Telephone

Email

Trustee/Company Director 4

Mr Mrs Miss Other

Full forename(s)

Surname

Position held

Date of birth

Telephone

Email

Address

Postcode

Nationality

Place of birth (include town/city)

Are you a permanent UK resident? Yes No

If less than three years at the current address, please give previous address

Previous Address

Postcode

3.2 Authorised person

This section is for nominating people other than those listed in section 3.1 to operate the account. All individuals named must be permanent UK residents.

Please ensure each person listed in section 3.2 signs and dates section 8.2.

3.2 Authorised person

Authorised person 1

Mr Mrs Miss Other

Full forename(s)

Surname

Position held

Date of birth

Telephone

Email

Address

Postcode

Nationality

Place of birth (include town/city)

Continued from Section 3

Are you a permanent UK resident? Yes No

If less than three years at the current address, please give previous address

Previous Address

Postcode

Authorised person 2

Mr Mrs Miss Other

Full forename(s)

Surname

Position held

Date of birth

Telephone

Email

Address

Postcode

Nationality

Place of birth (include town/city)

Are you a permanent UK resident? Yes No

If less than three years at the current address, please give previous address

Previous Address

Postcode

Section 4

Signing rules

Please tell us how you require transactions to be authorised on your account.
(Please tick and name as appropriate).

- Any one signatory in section 3
- Any two signatories in section 3
- All signatories in section 3 must sign
- Any other combination of signatories in section 3 (please name below)
- One specific person in section 3 (please name below)

Section 5

Nominated bank account

5 Nominated bank account

The nominated bank account is the bank account where we will pay interest. This account must be a UK bank account held in the charity's name.

Funds from withdrawals and account closures will be returned to the account detailed in section 5.

5.1 Name of bank/building society

5.2 Account name

5.3 Account details

Sort code

Account number

Roll number
(if applicable)

How long have you held this account? Years Months

Section 6

Account information security

6 Account information security

We have a commitment to providing a personal and secure service to all of our customers. In order to facilitate the handling of your telephone queries securely, we request that you provide us with a memorable word which will assist members of staff in verifying you or your representative's identity.

If you have an existing CAF savings account provided by Shawbrook Bank, your new memorable word will replace the existing one.

Please supply us with a memorable word

Memorable word (please choose a word with no more than 15 characters)

Section 7

Mandate

Please ensure you have read the mandate below and the Business, Charity and Trust Terms and Conditions, before signing your application.

The following are the resolutions of the Charity:

1. Pursuant of our governing instrument, it was resolved that a Savings Account be opened with Shawbrook Bank and that the Bank be authorised to accept instructions in accordance with the mandate given by the Charity/Trustees/Company Directors from time to time.
2. The Charity agrees that the list of Trustees, Company Directors or other officials of the Charity who are authorised to sign instructions on its behalf as set out in this application is accurate.
3. The Charity agrees to notify the Bank of any changes to signatories or otherwise relevant to the operation of the account.
4. The Charity confirmed that the mandate shall remain in force and the Bank may act upon it until the Charity notifies the Bank that it is to end or to be changed.

It is certified that the above resolutions were duly passed and entered into the minute book of the Charity and duly signed by the Chairman and that the specimen signatures shown in this application are correct.

Section 8 Declaration

8.1 Declaration

This declaration must be signed in accordance with your constitution.

UK registered charities:

At least two Trustees/Company Directors should sign section 8.1.

UK unregistered charities:

A minimum of four Trustees/Company Directors should sign (all Trustees/Directors to sign if it is less than four).

Church bodies or places of worship:

At least two Trustees/Company Directors must sign section 8.1.

8.1 Trustees/Company Directors

By signing this declaration, we confirm that we have read, understood and agree to all of the declaration statements below.

I/We have read and agree to be bound by the conditions of the CAF 60 Day Notice Account as set out in the Key Product Features and the Business, Charity and Trust Savings Terms and Conditions, and this application.

I/We have read the Privacy Notice referred to on page 2 of this application form.

I/We declare that the information provided on this form is true and accurate.

I/We agree to notify Shawbrook Bank in writing of any changes to the signatory/signatories to the account and understand that any new signatory/signatories will need to be identified before acceptance by the Bank.

I/We acknowledge that an account cannot be opened until Shawbrook Bank is in receipt of satisfactory identification.

I/We understand that interest is paid Gross and that I/We are responsible for paying any tax due to HMRC.

I/We have received and have read the Financial Services Compensation Scheme information sheet.

Print name

Signature

Date dd/mm/yyyy

Print name

Signature

Date dd/mm/yyyy

Print name

Signature

Date dd/mm/yyyy

Print name

Signature

Date dd/mm/yyyy

Continued from Section 8

8.2 Authorised person
Any person listed in section 3 that has not signed above must sign in section 8.2.

8.2 Authorised person

Print name

Signature

Date dd/mm/yyyy

Print name

Signature

Date dd/mm/yyyy

Section 9

Additional Trustees Details

Details of ALL Trustees/Company Directors or other officials not already named on the form

We require the Name, Address, Date of Birth, country of residence and nationality for ALL trustees not named on the application.

Mr Mrs Miss Other

Full forename(s)

Surname

Date of birth dd/mm/yyyy

Address

Postcode

Country of residence

Nationality

Mr Mrs Miss Other

Full forename(s)

Surname

Date of birth dd/mm/yyyy

Address

Postcode

Country of residence

Nationality

<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Other	
Full forename(s)				
Surname				
Date of birth	d d m m y y y y			
Address				
Postcode				
Country of residence				
Nationality				
<hr/>				
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Other	
Full forename(s)				
Surname				
Date of birth	d d m m y y y y			
Address				
Postcode				
Country of residence				
Nationality				
<hr/>				
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Other	
Full forename(s)				
Surname				
Date of birth	d d m m y y y y			
Address				
Postcode				
Country of residence				
Nationality				
<hr/>				
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Other	
Full forename(s)				
Surname				
Date of birth	d d m m y y y y			
Address				
Postcode				
Country of residence				
Nationality				

If there are insufficient spaces, please print off and complete additional pages

Section 10

Application checklist

10 Application checklist

Scottish registered charities:

Where the trust deed or constitutional equivalent does not detail who the current Trustees/ Company Directors are, then we would need evidence in the form of meeting minutes on your charity's headed paper or latest audited/unaudited accounts, originals or certified copies only, demonstrating who is in control.

Unregistered charities

Please ensure that the documented minutes or audited/unaudited accounts includes all current Trustees.

UK registered charity:

- Ensure all sections of the application form have been completed.
- If you are a Scottish registered charity, we will require an original or *certified copy of the trust deed or constitutional equivalent that shows the names of the Trustees/Company Directors.
- Provide a single month's bank statement for the bank account detailed in section 5. If the bank account in section 5 is not your charity's primary account (ie your charity's main account for paying bills and making transactions), please also provide a single month's statement for your primary bank account. The bank statements must be dated within the past three months, addressed in your charity's name and contain an IBAN number. The amount being deposited must also be included in the closing balance. Please provide paper originals or certified copies only. **We do not accept photocopies or scans of paper statements, nor printouts of online statements**
- Details of all Trustees/Company Directors, section 3.
- Details of any Trustees/Company Directors not already listed in section 3 have been provided in the Additional Trustees Details page in section 9
- Send your completed application form to:
CAF Financial Solutions Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA

UK unregistered charity

Enclose all of the following:

- Ensure all sections of the application form have been completed.
- Originals or *certified copies for the following:**
- Deed of constitution (mandatory)
 - Documented minutes of most recent meeting (must be dated in the last six months and on charity headed paper).
Or
Latest audited/unaudited accounts
 - HMRC certificate (for unregistered charities with an HMRC certificate).
 - Details of at least four (if more than four) Trustees or other officials, section 3.
 - If you are a church or a place of worship, provide details of at least 2 Trustees/Company Directors, section 3.
 - Details of any Trustees/Company Directors or other officials not already listed in section 3 have been provided in the Additional Trustees Details page in section 9.
 - Provide three months' statements for the bank account detailed in section 5. If the bank account in section 5 is not your charity's primary account (ie your charity's main account for paying bills and making transactions), please also provide three months' statements for your primary bank account. The bank statements must be dated within the past three months, addressed in your organisation's name and contain an IBAN number. Please provide paper originals or certified copies only. **We do not accept photocopies or scans of paper statements, nor printouts of online statements.**
 - Send your completed application form to:
CAF Financial Solutions Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA

***Certified Copies**

By "certified copy" we mean a clear photocopy of the document which has been seen by an Authorised Certifier unrelated to you and certified accordingly.

The Authorised Certifier certifying the document must declare that the original has been seen and if the document bears a photograph, they must state that it is a true likeness of the individual.

The Authorised Certifier person must also write the below on the document to prove valid.

- They must write 'Certified to be a true copy of the original seen by me' on the document and sign and date it
- They must print their full name under their signature
- They must print their registration number for the board they are a member of (if applicable)
- They must add their occupation, business address and telephone number

Any persons named on the application or linked to the account or your charity cannot certify documents.

Authorised Certifier

• Please note that retired practitioners are not permitted

By "Authorised Certifier", we mean an Accountant, Bank or Post Office official, Barrister, Solicitor, Doctor, Dentist, Vet, Local Councillor, Person with Honours (MBE, OBE etc), Optician, Broker/Supplier who is a FCA Registered Individual, Nurse or Chairman/Director of Limited Company, Pharmacist, Chartered Legal Executive and Head Teacher.

Original documents

All original documents provided will be returned to you.

Section 11

Use of your information

Shawbrook Bank will conduct electronic searches at credit reference agencies in order to verify your identity and you acknowledge/understand that a record of this search will be kept. The electronic search will leave a non-detrimental footprint on your credit file, which will not be viewable by any other organisation. You will be required to provide documentary evidence of identity if the electronic search is not successful. We may also check at fraud prevention agencies to prevent or detect fraud.

CAF Financial Solutions privacy statement

As well as contacting you (the contact named in section 1.4 of this Application form) about this product or service, we would like to send you information about other related products and services from the CAF Group that we believe will be of interest to you.

I **DO NOT** want to receive this information by (tick all that apply):

- Email
- Phone
- Post

Please note: if you tick a box, we will not be able to tell you about these products and services in this way.

For information about how CAF handles your information, see our Privacy Notice which can be viewed at www.cafonline.org/privacy

CAF and the companies in which it has a majority stake, or their subsidiaries (defined here as the CAF Group) will not share your information with any outside organisation except as part of providing a product/service or when legally obliged to do so.

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CFSL Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA. Registered under number 2771873. CFSL is a subsidiary of Charities Aid Foundation (registered charity number 268369).

Telephone calls to and from Charities Aid Foundation may be monitored or recorded for security/training purposes. Lines are open Monday to Friday 9am – 5pm (excluding English bank holidays).

Shawbrook Bank Limited Registered office Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex CM13 3BE. Registered in England – Company Number 388466. Shawbrook Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



working in association with



CAF 60 DAY NOTICE ACCOUNT

Business, Charity and Trust Savings Terms and Conditions
Effective from 16 October 2023



working in association with



The following Terms and Conditions cover business, charity and trust savings accounts with Shawbrook Bank Limited. These Terms and Conditions, Your Application and the Key Product Features comprise the agreement between Us. This document should be read in conjunction with the Key Product Features. Where there is a difference between the Key Product Features and the information provided here, the Key Product Features will apply.

1 General

- 1.1 The Terms and Conditions apply to business, charity and trust savings accounts operated by Shawbrook Bank Limited.
- 1.2 It is important that You read and understand these Terms and Conditions. Should You have any queries please contact Us on **0345 266 6611**.
- 1.3 The Terms and Conditions may be varied from time to time in accordance with section 14.
- 1.4 The Terms and Conditions will be provided to You before You open an account and copies of these, the Key Product Features and the Application Form can be obtained on request at any time by telephoning Us on **0345 266 6611** or visiting Our Website. These documents represent a binding contract between You and Us.
- 1.5 Below are definitions of some of the phrases used in this document. Please contact Us if You require further clarification of these definitions or any other wording within this document:
"Mandate" Our business or charity and trust Savings account mandate submitted to Us as part of Your application.
"We, Us, Our" Shawbrook Bank Limited.
"You, Your" The named account holder(s).
"Website" Our website located at www.shawbrook.co.uk
"Working Day" Monday to Friday 9am – 5.30pm, excluding Bank Holidays.
"Banking Hours" 9.30am – 3pm Monday to Friday, excluding Bank Holidays.

- 1.6 These Terms and Conditions, Your Application, and the Key Product Features, comprise the Agreement between You and Us (the "Agreement"). This document should be read in conjunction with the Key Product Features.
- 1.7 All correspondence between You and Us will be communicated in English.
- 1.8 All contracts entered into between You and Us will be based upon English Law. Both We and You irrevocably submit to the jurisdiction of the English courts.

2 About us

- 2.1 Shawbrook Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered in the Financial Services Register under number 204574.

- 2.2 Our Registered Office is Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex CM13 3BE. Please use this address for all correspondence.
- 2.3 We are a member of the Financial Services Compensation Scheme.
- 2.4 We are committed to Treating Customers Fairly.
- 2.5 Our savings team is available during each Working Day.
- 2.6 We reserve the right to withdraw products at any time.

3 Account opening

- 3.1 These Terms and Conditions apply to savings accounts for businesses, charities and trusts and will remain effective until the account is closed or cancelled. Should You require a savings account for or on behalf of an individual or individuals, different Terms apply. Please contact Us for more information.
- 3.2 You can apply to open an account by post.
- 3.3 When You apply to open an account You will need to provide Us with a fully completed application form.
- 3.4 If You have more than one savings account with Us, You must make sure that the address We have for You is the same in respect of each account.
- 3.5 Please note that We can refuse to open an account without giving any reason. There will not be any contract between You and Us until We have opened an account.

4 Identification requirements

- 4.1 When You apply to open an account, We are required by law to verify Your identity and address. This helps to protect Our customers and members of the public against fraud and misuse of the UK banking systems. We will not open an account until We have verified the identity and address of the Sole Trader/Limited Company/Partnership/Limited Liability Partnership (LLP)/Charity/Trust, each Director/Partner/Trustee/Beneficial owner/Signatory to the account and any shareholders/ members with a holding of 25% or more.
- 4.2 We will carry out an electronic search to verify the identity of each Director/Partner/Trustee/Beneficial owner/ Signatory to the account, and any shareholders/members with a holding of 25% or more. If We are unable to verify identity through an electronic search, or require further documentation according to individual circumstances, We will contact You and ask You to provide such documents.

- 4.3 A separate leaflet (Verifying Your Identity) is available on request, which explains Our identification requirements in more detail.
- 4.4 We also have an obligation to maintain up-to-date identification for all Our customers. This means that We may require additional information from time to time, even for customers who have had accounts with Us for some time.

5 Contacting each other

- 5.1 We may contact You by post, telephone, fax or email using the latest address, telephone number or email address You have given Us. It is Your responsibility to ensure that We have Your current contact details. By law We are required to continue sending information to You at the last known address We have for You. If You do not inform Us promptly of a change to Your details, the security of Your information could be put at risk.
- 5.2 We will provide You with a unique account number. Please quote this in all correspondence with Us.
- 5.3 We will normally contact only the account holder or signatory named first in Our records subject to any legal requirements or unless You request otherwise. The first named account holder or signatory is responsible for passing information We send to the other account holders or signatories.
- 5.4 You can contact Us at the appropriate address and telephone number We give You, or by email. For further information You may visit Our Website.
- 5.5 We may record or monitor telephone calls and monitor electronic communications (including emails) between Us so that We can check instructions and make sure that We are meeting Our service standards and complying with all applicable laws and regulations.
- 5.6 At the frequency stipulated in the Key Product Features but at least annually We will send You a statement showing the transactions passing through Your account. You should check each statement carefully, and let Us know immediately if anything appears incorrect.
- 5.7 More details regarding the transactions on Your account can be provided at Your request, please contact Us.

6 Minimum and maximum balances

- 6.1 The minimum and maximum amount that can be held in Your savings accounts are set out in the Key Product Features specific to that account.
- 6.2 We reserve the right to close an account if the amount in it is below the minimum for that account. We will give You at least 14 days' notice before doing this. During this period You can pay in more money to bring the balance up to the minimum, however this is subject to Our general right to withdraw products at any time (condition 2.6) which will also apply in any such notice period. Where a product is

withdrawn during such notice period You will not have the ability to pay in more money to bring the balance up to the minimum and the account will be closed.

- 6.3 During any period when the account balance is below the minimum amount We may pay a reduced rate of interest.

7 Deposits

- 7.1 All deposits to Your account must be made payable on the following basis:
- Sole trader – to You or Your trading name.
 - Partnership – to any or all partners or Your trading name.
 - Company – to the company or its trading name.
 - Charity – to the charity.
 - Trust – to the trust.
- 7.2 Subject to the account conditions in the Key Product Features, You can make additional deposits to Your account at any time until the product to which that account relates is withdrawn (which You can check on the "Withdrawn Products" section of Our Website). We reserve the right to return any funds deposited with Us after this date.
- 7.3 Subject to the account conditions in the Key Product Features, deposits to Your account can be made by electronic transfer.
- 7.4 All amounts credited electronically into Your account before the end of Banking Hours are cleared on the day of receipt, and interest calculated from that day.
- 7.5 Deposits in foreign currencies will be returned to You.
- 7.6 If a deposit to Your account is later returned unpaid, We will withdraw the amount originally credited to Your account. We will tell You that this has been done.
- 7.7 We may return instructions and credits for an account if:
- We believe that by complying with the instruction We might break the law, regulation, code or other duty which applies to Us; or
 - We reasonably believe that complying with the instruction or receiving the credit may damage Our reputation.

8 Withdrawals

- 8.1 Withdrawals are subject to sufficient cleared funds being available in Your account.
- 8.2 Withdrawals will only be made payable to the business, charity or trust. We will not issue a payment to a third party from Your Savings account.
- 8.3 Withdrawal or closure requests on accounts where there is a notice period will be actioned on the expiry of the notice period.
- 8.4 Withdrawals can be made by electronic transfer, cheque, or transfer to another account with Us, subject to the

withdrawal conditions detailed in the Key Product Features.

- 8.4.1 In order to request a withdrawal by electronic transfer You can contact Us by phone, or in writing. If in writing, the request must be signed in accordance with the Mandate.

In order to request a withdrawal by electronic transfer, We need the following information:

- a The account number of the account on which the withdrawal is being made
- b The beneficiary name
- c Sort-code of the beneficiary
- d Account number or building society roll number of the beneficiary
- e Amount to be withdrawn
- f Reference, if applicable

To enable payment requests to be processed the same day, the cut-off times for receipt of the payment details is 2.30pm. Provided the above cut-off time is met and all required details provided, payments will be received by the beneficiary bank on the next Working Day. You should note that once a payment has been processed We cannot prevent the payment from being sent.

- 8.4.2 In order to request a withdrawal by cheque, You can contact Us by phone, or in writing. If in writing, the request must be signed in accordance with the Mandate. Cheque withdrawals will be sent by post to the address We hold in Our records.

- 8.4.3 In order to request a withdrawal by transfer to another account You hold with Us, You can contact Us by phone, or in writing. If in writing, the request must be signed in accordance with the Mandate.

In order to request a withdrawal by transfer to another account You hold with Us, We need the following information:

- a The account number of the account from which the transfer is being made
- b The account number of the account to which the transfer is going
- c Amount to be transferred
- d Date You wish the transfer to be made

Please note that the execution of a payment instruction may be delayed, or the funds lost, if the above information is not provided or is incorrectly provided to Us.

- 8.5 If We carry out Your instructions for a withdrawal from Your account incorrectly, You will be entitled to a full and immediate refund of the amount withdrawn.
- 8.6 To enable Us to pay items from Your account by written request, We will ask You to complete a Mandate showing

a specimen of the signatures and telling Us who is authorised to give instructions on Your account.

- 8.7 Written requests for instructions must be sent to Our registered address and must be signed in accordance with the Mandate.
- 8.8 Should any of the authorised signatories become medically incapacitated or die We will unless instructed otherwise accept the authority of the other party(ies) at Our reasonable discretion.
- 8.9 Unless You indicate differently on the application form, You should be aware that any one account signatory can withdraw the entire balance of the account.
- 8.10 All payments from Your account will be in pounds Sterling.

9 Interest

- 9.1 Interest accrues on a daily basis on cleared credit funds and is paid in accordance with the Key Product Features.
- 9.2 Interest can be credited to Your account or paid to another account held in the name of the business, charity or trust in accordance with Your written instructions. The Key Product Features will specify how interest can be paid on an account.
- 9.3 If You deposit funds before the end of Banking Hours by electronic bank transfer We start paying interest on the deposit from the day We receive it.
- 9.4 Interest is earned up to and including the day prior to withdrawal or closure.
- 9.5 Interest rates are variable unless otherwise indicated in the Key Product Features. Where interest rates are variable they may be altered in accordance with section 15.
- 9.6 Details of Our current interest rates can be obtained by telephone on **0345 266 6611** or by visiting Our Website.
- 9.7 If Your account has an introductory or bonus rate for a specific period, We will write to You before the expiry date to remind You and advise You of Your options.
- 9.8 Interest will be paid gross and You will be responsible for paying any tax due to HMRC.

10 Our liability to You and Your liability to Us

- 10.1 We will be liable to You for any loss, injury or damage resulting from Our failure, delay or error in carrying out Your instructions (however caused) but Our liability will be the lower of:
- The amount of such loss, injury or damage; and
 - The amount of any interest You do not receive or any interest You have to pay as a result of such failure, delay or error.
- 10.2 We will not be liable to You if:
- The instructions You give Us are not correct; or

- We cannot carry out Our responsibilities under these conditions as a result of anything that We cannot reasonably control. This includes, amongst other things, any machine or electronic device failing to work, industrial action or disputes and strikes.

10.3 We will not be liable to You in any circumstances for loss of business, loss of goodwill, loss of opportunity or loss of profit.

10.4 If You break any of the conditions of this agreement, We shall be entitled to claim from You any losses or costs that We incur as a result of Your breach. These include, but are not limited to, the costs of tracing You, notifying You of the breach, communicating with You about the breach and enforcing payment of any amount due to Us. Our entitlement to claim such losses from You is in addition to Our entitlement to recover from You any monies that You already owe Us.

10.5 If You act fraudulently or with intent or gross negligence You will be responsible for all losses on Your account. If We need to investigate a transaction on Your account, You must cooperate with Us, Our professional advisors and the police if they are involved.

11 Security

11.1 You should make all reasonable attempts to protect Your accounts. If You change any of Your business, charity or trust details such as Your name, address or telephone number, please let Us know immediately in writing. We may require evidence of a change of address or name.

11.2 You must immediately advise Us if You become aware of any breach of security relating to Your account. Please contact Us by telephone on **0345 266 6611** at the earliest opportunity and no later than the next Working Day.

11.3 If You become aware of a transaction on Your account which You have not authorised, please contact Us by telephone on **0345 266 6611** in the first instance at the earliest opportunity.

12 Closure or cancellation of the account

12.1 If You change Your mind and wish to cancel this agreement, You may do so at any time within the first fourteen days from the opening of Your account. Please write to Us to confirm Your request. Please note however that this cancellation right does not apply to fixed term accounts.

12.2 You have the right to close Your account at any time and You may instruct Us to close the account at any time subject to any notice specified in the Key Product Features. We will require written confirmation before acting on such instructions. Please note however that You cannot close a fixed term account before the end of the fixed rate period.

12.3 We may choose not to close Your account until You have repaid any money You owe Us.

12.4 When Your account is closed it is Your responsibility to cancel any direct payments to Your account. Where someone attempts to make a payment into an account which has been closed We will take reasonable steps to return the payment to the sender.

12.5 If We want You to close the account We will write to You specifying the period of time within which You are required to comply with this request (which shall be no shorter than the notice period applicable to Your account, or in the case of a fixed rate account no earlier than the end of the fixed term). If, at the end of that period the account has not closed, We will be entitled to refuse to accept any more payments into the account and may return any existing balance to You.

12.6 We will return any funds to You within thirty calendar days of account closure. Any sums payable under this section on closure of the account are owed as simple contract debts and may be set off against each other.

12.7 We can repay to You part or all of Your monies and/or close Your account immediately if We reasonably believe that:

- You are not eligible for an account;
- You have given Us any false information at any time;
- You or someone else is using the account illegally or for criminal activity;
- By maintaining Your account We might break a law, regulation, code or other duty which applies to Us;
- By maintaining Your account We may damage Our reputation; or
- You have been in serious or persistent breach of this agreement or any additional conditions which apply to an account.

12.8 If a sole account holder dies, the deposit will transfer to the deceased's executors. The deposit will continue to run for its contractual period and funds will be released at the end of the fixed term or the expiry of any applicable notice period, as the case may be. For these purposes We will treat receipt of the Grant of Probate as constituting notice.

12.9 If the account is held by a partnership and one of the parties who is named on the account dies, the deceased's share of the deposit will transfer in accordance with the partnership agreement. All other terms and conditions of the account remain unchanged – the deposit will continue to run for its contractual period and funds will be released at the expiry of any applicable notice period, as the case may be.

13 Transfer of account

13.1 You may transfer the balance of Your account, in part or in full to another savings account in Our range, subject to fulfilling the conditions of Your existing account with regard to any notice or penalty due and meeting the conditions of the new account.

13.2 Where a transfer occurs between two savings accounts within Our product range, interest is not applied to an account on transfer. Interest will be applied as specified in the Key Product Features of the new account.

13.3 At Our discretion, condition 13.1 may be waived where You are transferring to an account with a longer notice period than Your existing account.

14 Changing the terms of this Agreement

14.1 We may change the terms of the Agreement in accordance with this section. We may also agree separate terms with You in writing.

14.2 We may upgrade Your account or enhance the services We provide to You where You will incur no extra cost and We consider this to Your advantage.

14.3 If We apply a change that is in Your favour, We will apply the change immediately and notify You via Your statement of account or in writing.

14.4 If We wish to make a proposed change that is not in Your favour, We will provide You with at least one month's notice in writing of such proposed change, during which time You have the right to agree or disagree to such proposed change. If You disagree with such proposed change and notify Us of Your disagreement in writing, the proposed change will not come into effect and the contract shall remain on its existing terms. If You do not write to Us to disagree to the proposed change within the one month disagreement period, We are entitled to assume that You have accepted the proposed change to the terms of this contract on the date We have notified You that such proposed change will come into force.

14.5 Notwithstanding condition 14.4, We may make any change to the terms of the Agreement for any of the following reasons without asking for Your approval:

- to respond to or anticipate any changes in relevant law, regulation or code of practice;
- to enable Us to introduce new or improved systems and procedures, services or facilities;
- to respond to a relevant decision by a Court, the Financial Ombudsman, Regulator or similar body;
- to take account of general banking practice;
- to make the terms clearer or more favourable to You;
- to enable Us to respond to any changes or anticipated changes in Our relevant costs;
- to correct any error in the drafting of this Agreement;
- to improve the services We provide.

15 Changes to interest rates

15.1 If a change in interest rate is to Your advantage, We will apply the change immediately and notify You via Your statement of account or in writing.

15.2 If a change in interest rate is not to Your advantage We will always advise You in writing in advance of the change taking effect on the following basis:

- For changes to interest rates the change will be subject to a notice period of 14 days plus the notice period required for withdrawals on Your account type (subject to a minimum period of 30 days).

15.3 We may make any change to the interest rates that apply to Your account for any of the following reasons:

- for any of the reasons given in condition 14.5 above;
- a change in the Bank of England base rate, or any rate which replaces it;
- to reflect changes in market conditions or the interest rates paid or charged by other banks and financial institutions, or the cost to Us of money We lend;
- to respond to Our internal policies on competitiveness, market share and/or the profitability of Our business as a whole, providing We act in a reasonable manner.

15.3 Where Your account features an interest rate which tracks a publicly available reference rate (eg Bank Base Rate) any change in interest rate, which mirrors a change in that reference rate, will be applied on the day the reference rate changes or as detailed in the Key Product Features and will not be notified in writing.

16 Complaints procedure

16.1 Our aim is to provide the highest possible standard of service to all Our customers. In the event of any complaint please contact the Savings Team by telephone on **0345 266 6611**, or write to the Savings Team, Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE and mark Your letter for the attention of the Complaints Department.

16.2 If You are not happy with the resolution of Your complaint once Our complaints procedure has been exhausted, You may be able to take Your complaint to the Financial Ombudsman Service to investigate further. Their address is available on request.

17 Financial Services Compensation Scheme

17.1 Important information about compensation arrangements.

We are covered by the Financial Services Compensation Scheme (FSCS) and the Financial Ombudsman Service.

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