



Online Customer Centre user guide

This guide gives you an overview of what can be done and seen in the new online Customer Centre

Introduction

The online Customer Centre (OCC) is our service that helps you stay closer to your investments and cash savings, enabling you to access valuations and correspondence online whenever you need to. This guide covers some of the key actions that you can do using your online account, including setting up and changing regular payments as well as setting up a single payment. You can also get current and backdated valuations on investments, change assets and view fund performance. In addition you can view quarterly statements and other policy documents online. If you receive separate statements because you have more than one head account, you will be able to get a complete view of all your accounts online.



You'll see this symbol throughout this guide. It indicates transactions (e.g. tops ups, switches and withdrawals) that need to be enabled by your financial adviser before you can complete them. You should speak to your adviser if you want to complete these transactions yourself.

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Overview

Once logged in, you will see the **'My accounts overview'** page. This shows all the different accounts you have, along with their account numbers and current valuation. Performance figures in both monetary and percentage terms are also displayed.

You can select each individual account to get more detailed information. And by selecting **'Generate detailed valuation statement'**(1) you can produce a detailed valuation statement that includes all your accounts.

After selecting one of the accounts the **current value** is displayed(2) in addition to the **change in value for the last year**(3) (investment performance less fees and charges).

The menu bar at the top of the screen has several options(4).

- ▶ **Investments** – shows a breakdown of the assets held in the account.
- ▶ **Transaction History** – shows a breakdown of asset and cash transactions in the account in a given date range.
- ▶ **Payments in** – to set up one-off or regular payments into the account. One-off payments will be available if your adviser has the top-ups service turned on for your ISA and CIA.
- ▶ **Payments out** – to take money out of your account as a lump sum, or to set up or amend regular withdrawals.

The three quick link buttons on the right of the screen(5) under the menu bar are used for the following purposes:

- ▶ **'My detailed valuation'** – to produce a current or backdated valuation for the account. This includes fund prices.
- ▶ **'Change assets'** – to change the assets in the account or change regular payment assets.
- ▶ **'My documents'** – to access all account documentation, including any valuation statements produced, as well as documentation sent to you by us. Document preferences can be amended using the 'My details' button at the top of the page.

The screenshot shows the 'My accounts overview' page on the Quilter website. At the top right, there are navigation links: 'My details', 'My messages' (with a notification icon), 'My documents' (with a notification icon), 'Contact us', 'Help', and 'Sign out'. Below the navigation bar is a green header with the Quilter logo and 'Accounts overview'. The main content area features a large green banner with the text 'My accounts overview at 07 March 2022' and 'Total value of my accounts £233,142.65'. A donut chart is on the left, and a table of accounts is on the right. The table has columns for 'Account', 'Account number', 'Value', '£ +/-', and '% +/-'. Two accounts are listed: 'ISA' with a value of £32,629.60 and a change of £442.73 (1.38% increase), and 'Collective Retirement Account - Uncrystallised' with a value of £200,513.05 and a change of £3,314.48 (1.68% increase). A red circle with the number 1 points to a button labeled 'Generate detailed valuation statement'.

The screenshot shows the 'My ISA' detailed view page. At the top, there is a navigation bar with 'My details', 'My messages' (with a notification icon), 'My documents' (with a notification icon), 'Contact us', 'Help', and 'Sign out'. Below this is a sub-navigation bar with 'Home', 'ISA', 'Investments', 'Transaction history', 'Payments in', and 'Payments out'. The main content area displays 'My ISA At 07 March 2022' with account reference 'AC234' and start date '16/01/2015'. A large green banner shows the 'Current fund value' of £32,629.60 and a 'Value change since 07/03/2021' of £442.73. A red circle with the number 2 points to the fund value, and a red circle with the number 3 points to the value change. On the right, there are three quick link buttons: 'My detailed valuation', 'Change assets', and 'My documents'. A red circle with the number 5 points to the 'My documents' button. At the bottom, there is an 'Overview' section with a date range selector from '07/03/2021' to '07/03/2022' and a 'Go' button. A red circle with the number 4 points to the navigation bar.

Overview *(continued)*

The **'Account summary'** screen shows various detailed account information and is selected by clicking on the relevant individual account on the **'My accounts overview'** screen. **This example is for an ISA.** This screen is similar for all account types but with an ISA there is an annual allowance section.

► **ISA annual allowance(1)** – the ISA allowance details are shown for the current tax year. The used and remaining allowances are displayed. Select **'More details'** to view adviser contact details and selected distribution payment options.

► **Summary valuation(2)** – this shows the account valuation. You can set the time period covered. The default period is a year ago until today. The total amount paid in and withdrawn from the account is also shown.

► **Performance(3)** – shows the account's performance including the % return on the account and is made up of interest, dividends, fees and charges and fund manager rebates on the account. The ? quick link button can be used for a detailed explanation of what's shown.

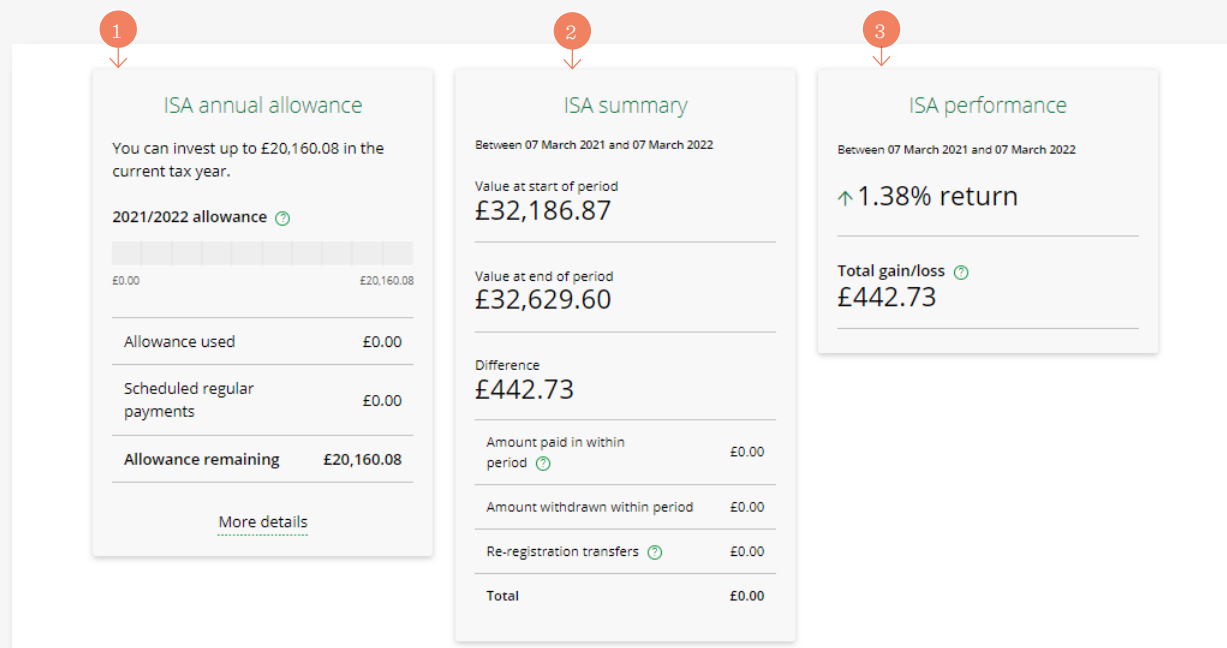
Please note

If you want to see total payments in made across all accounts you will need to follow the above process one account at a time.

Your landing page varies dependent on whether you have one or more accounts. If you have one account only then when you log in you will see the account page (the second screen shot on page 2).

Please note

You will see accounts in your own name and those where you have an interest, for example as a registered contact to a Junior ISA, officer of a corporate client or as a Power of Attorney.



Valuation - Current and backdated

If you have **more than one account** with us you can create a current or backdated valuation statement with them **all together**. From the **'My accounts overview'** page click on the **'Generate detailed valuation statement'**(1) button.

A current or backdated date can be selected using the **'Date of statement'** option(2). Click the **'Generate'** button(3) and the statement will appear on screen once it has been generated.

After a short time, you can use the **'Click to download your Valuation Statement'** icon(4). The statement will be available in PDF format to print and/or save. The valuation statement is also available to access within the **'My documents'** section(5) accessible from the top of the overview screen.

To produce a current or backdated valuation for a **single account** it is a similar process. From the **'My Accounts Overview'** screen a specific account can be selected from the **'My accounts'** list.

The screenshots illustrate the following steps:

- Step 1:** On the 'My accounts overview' page, the total value of accounts is £233,142.65. A button labeled 'Generate detailed valuation statement' is highlighted with a red circle and the number 1.
- Step 2:** A modal titled 'Detailed valuation statement' appears. The 'Date of statement' is set to 07/03/2022. A red circle with the number 2 points to the date input field.
- Step 3:** The same modal is shown with the 'GENERATE' button highlighted by a red circle with the number 3.
- Step 4:** A modal titled 'Detailed valuation statement' is shown with a red circle and the number 4 pointing to the 'Click to download your Valuation Statement' button.

The final screenshot shows the 'My ISA' valuation page for account PLWA7K06M3, displaying a current fund value of £32,629.60 and a value change of +£442.73 since 07/03/2021.

Viewing policy documents and quarterly statements

Select **'My Documents'(1)** to view all policy documents and quarterly statements. You can choose to receive correspondence online only.

A view of all documents will be displayed. Use the **'Product type'(2)** drop-down menu or **'Date range'(3)** boxes to locate specific documents.

The drop-down menu**(4)** allows you to select a specific product if you have multiple products and allows all documents for that specific product to be shown for the chosen date range. The date range will automatically show a date range from when the first document was added to the current date. This can then be amended to specific dates if required.

Click on the **'view'** button on the right-hand side of the screen next to a document to view that document.

Quilter Accounts overview

My accounts overview at 07 March 2022

Total value of my accounts
£233,142.65

My accounts

Account	Account number	Value	£ +/-	% +/-
ISA		£32,629.60	£442.73 ↑	1.38% ↑
Collective Retirement Account - Uncrystallised		£200,513.05	£3,314.48 ↑	1.68% ↑

Generate detailed valuation statement

Please note

If you have multiple head accounts you will need to select the head account number first.

Quilter Document Library As part of the Quilter platform

Quick Access (6)

regular statement AC2600059 06/03/24

regular statement AC2600059 06/12/23

regular statement AC2600059 06/09/23

regular statement AC2600059 06/06/23

Crystallisation Limit Head AC2600059-002 21/12/22

Search documents...

Document name: All documents Accounts: All accounts Date created: All time

Name	Accounts	Format	Date Created
Regular Statement	AC2600059	PDF	06/03/24

VIEW

Setting up and editing payments to accounts - ISA and Collective Investment Account



Single payment

The appropriate account is selected from the 'accounts overview' screen(1). The process is the same for both a CIA and ISA. This example is for an ISA.

Select 'Payments in' from the green menu bar at the top of the screen(2).

Then select the 'Make a single payment' button at the bottom right of the screen(3).

Selecting the 'Start' button(4) at the bottom left of the following screen starts the simple three step process.

Quilter

My accounts overview as of 07 March 2022

Total value of my accounts
£233,142.65

My accounts

Account	Account number	Value	£ +/-	% +/-
ISA		£32,629.60	£442.73 ↑	1.38% ↑
Collective Retirement Account - Uncrystallised		£200,513.05	£3,314.48 ↑	1.68% ↑

1

Quilter

My ISA as of 07 March 2022

Account reference: [redacted] 002

Start date: 16/01/2015

£21,308.64

Current fund value

↑ £80.26

Value change since 07/03/2021

Overview

You can choose different dates to see performance over time.

From (dd/mm/yyyy) To (dd/mm/yyyy)

07/03/2021 07/03/2022 GO

2

Quilter

My ISA as of 07 March 2022

Account reference: [redacted] 002

Start date: 16/01/2015

£32,629.60

Current fund value

↑ £6,276.80

Value change since 16/01/2015

Payments in

Current regular payments

You are not currently making regular payments. You can set them up here.

SET UP REGULAR PAYMENT

Single payment

Make a one-off payment to your account.

MAKE A SINGLE PAYMENT

3

Quilter

Paying into your ISA

You can make payments with a debit card, by bank transfer or using any cash in a Collective Investment Account (excluding joint accounts). If you have one, just follow these simple steps.

- 1 Tell us the amount you want to pay in and your payment method.
- 2 Review the details and make the payment.

START

4

Setting up and editing payments to accounts - ISA and Collective Investment Account *(continued)*

Single payment (continued)

Step one of three starts by entering the amount to pay **(1)**.

Select the payment method - either bank transfer or debit card **(2)**.

For bank transfers, the bank details/reference will be given at the end of the process. Debit card users will be asked to enter debit card details at the end of the process. Confirm the origin of the single payment using the drop-down menu **(3)**.

Then select **'Next'** to proceed **(4)**.

Step two of three of the process is to choose the assets to pay into. This screen shows the current asset choice. Clicking **'Next'** goes through to the final step to review and confirm **(5)**.

Please note

Advised customers cannot choose funds, the current asset allocation will be used.

Paying into your ISA
Step 1 of 3 | Payment options

Amount: £ 20000

ISA Allowance 2021/2022: £20,000.00 | £0.00 remaining

How would you like to pay?

By bank transfer

By debit card

The money I am using to pay for my investment has come from

NEXT

Paying into your ISA
Step 2 of 3 | Choose assets

Current asset choice

ASI Multi Asset Inc -U	100.00%
TOTAL	100.00%

NEXT

Setting up and editing payments to accounts - ISA and Collective Investment Account *(continued)*

Single payment (continued)

The third and last step(1) shows the assets that are being bought. It also includes access to the fund factsheet and Key Information Document (KID)/Key Investor Information Document (KIID) for each asset.

In addition, you can download an ISA illustration, charges information and the KID/KIID. Tick to confirm you have read and understood the investment suitability declaration(2)

Lastly, tick to confirm you have read the relevant documents and are happy to proceed. Then click 'confirm' to submit(3).

Paying into your ISA
Step 3 of 3 Review and confirm

Amount £20,000.00
Payment method By debit card

1 → Your asset choice

ASI Multi Asset Inc -U	100.00%
Key Investor Information Document / Key Information Document or Simplified Prospectus	
Fund Factsheet	
Total	100.00%

2 → Your documents

- Key features
- Terms & Conditions
- ISA Portfolio Illustration
- Charges Information Documents
- Consolidated KID / KIID

Suitability of investment

Our service is provided at your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may wish to invest the complete assets after taking an appropriateness assessment, however this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:

- the relevant product or service meets your investment objectives
- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

I have read and understood the above and am happy to proceed with my investment.

3 → Important documents

I have been given the opportunity to read and keep the following, and have had any questions concerning them answered to my satisfaction:

- Key Features Document and Terms and Conditions relating to my investment
- A Cost and Charges Statement
- All available Key Investor Information Documents or Key Information Documents in respect of my investment and asset choice, and
- Information about rebates, in respect of my choice of assets.

[Link to declaration PDF](#)

By submitting this application to Quilter I confirm that I have read, understood and accept the declarations for my account.

CONFIRM

Setting up and editing payments to accounts - ISA and Collective Investment Account *(continued)*



Regular payment

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen(1).

Select the **'set up regular payment'** option(2) and the next screen shows the information required.

Then press the **'Next'** button to start the three step process(3).

Firstly, enter the amount of the payment then the frequency of payment from the drop-down menu(4).

The options are the same for both an ISA and CIA and are monthly and annually. Then choose the date of the next payment along with the bank account to use. A bank account can be added if there is not already one set up. Confirm the source of the money for the investment and select **'next'** to go to the second step.

Step two of three confirms the asset choice(5) Clicking **'next'** takes you through to the final review step.

The screenshots illustrate the following steps:

- Step 1:** The 'My ISA' overview page. A red circle with the number '1' points to the 'Payments in' tab in the top navigation bar.
- Step 2:** The 'Current regular payments' section. A red circle with the number '2' points to the 'SET UP REGULAR PAYMENT' button.
- Step 3:** The 'Paying into your ISA' introductory screen. A red circle with the number '3' points to the 'NEXT' button at the bottom.
- Step 4:** The 'Setting up regular payments for your ISA - Step 1 of 3' screen. A red circle with the number '4' points to the 'Amount' input field (set to £250) and the 'Frequency' dropdown menu (set to 'Monthly').
- Step 5:** The 'Setting up regular payments for your ISA - Step 2 of 3' screen. A red circle with the number '5' points to the 'NEXT' button at the bottom.

Please note

Advised customers cannot choose funds, the current asset allocation will be used.

Setting up and editing payments to accounts - ISA and Collective Investment Account *(continued)*

Regular payment

The third and last step allows you to review the details you have entered and amend them if needed using the **'edit'** button(1).

Review and read the Direct Debit guarantee and you have the facility to download key documents(2).

Tick the appropriate box to confirm you have read and understood the **suitability of investment declaration(3)** and have read the relevant documents and are happy to proceed.

Finally click the **'confirm'** button to set up the payment(4).

The subsequent confirmation screen shows the payment has been set up and clicking the **'back to your homepage'** takes you back to your customer homepage(5).

← **Setting up regular payments for your ISA** CANCEL


Step 3 of 3 Review

Please review to ensure the details you entered are correct

Review your details 1 → Edit

Amount	£250.00
Frequency	Monthly
Starting on	21/03/2022
The money I am using to pay for my investment has come from	Salary
Account name	Anon Client 1209321
Sort code	11 00 03
Account number	****0509
Bank name	Money Bags Bank

The details of your Direct Debit instruction will be sent to you within 5 working days or no later than 10 working days before the first collection. Direct Debit collections will show on your bank statement as Quilter.

The Direct Debit Guarantee 

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Quilter Investment Platform Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Quilter Investment Platform Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Quilter Investment Platform Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Quilter Investment Platform Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Key Features
 Terms & Conditions
 Click to download your Investment Portfolio Illustration
 Click to download your Charges Information Document
 Click to download your Consolidated KIID / AID

Suitability of investment

Our service is provided at your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may also invest into complex assets after taking an appropriateness assessment. However this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:

- the relevant product or service meets your investment objectives;
- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

I have read and understood the above and am happy to proceed with my investment.

Your documents

- Key Features
- Terms & Conditions
- ISA Portfolio Illustration
- Charges Information Document
- Consolidated KIID / AID

Suitability of investment

Our service is provided at your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may also invest into complex assets after taking an appropriateness assessment. However this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:

- the relevant product or service meets your investment objectives;
- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

3 → I have read and understood the above and am happy to proceed with my investment.

Quilter

Home

Setting up regular payments

All done
Thank you. Your regular payments have been set up. We will send you your confirmation documents shortly.

Important documentation

Key Features, Terms and Conditions and Charges Information Document are always available in the [Document library](#).

5 → **BACK TO YOUR HOMEPAGE**

Important documents

I have been given the opportunity to read and keep the following, and have had any questions concerning them answered to my satisfaction:

- Key Features Document and Terms and Conditions relating to my investment
- A Cost and Charges Statement
- All available Key Investor Information Documents or Key Information Documents in respect of my investment and asset choice, and
- Information about rebates, in respect of my choice of assets.

Link to declaration PDF

4 → By submitting this application to Quilter I confirm that I have read, understood and accept the declarations for my account.

CONFIRM

Setting up and editing payments to accounts - ISA and Collective Investment Account *(continued)*



Changing a regular payment

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen.

Select the **'edit'** button next to the current regular payment you want to amend(1).

The first step of three is to enter the new regular amount(2), change the frequency of payment using the drop-down menu (if required) and enter the start date of the payment(3).

Options are monthly and yearly for both ISA and CIA. Choose the bank account to make the payment from and click the **'next'** button to proceed to step two(4).

Step two is a review of the payment details(5). The same as setting up a regular payment, you can review and read the Direct Debit guarantee as well as having the option to download key documents. Confirm you have read and understood the **suitability of investment declaration** and have read the relevant documents and are happy to proceed. Finally click the **'confirm'** button to change the payment.

Please note

Any changes need to be made ten working days in advance. Otherwise the next current contribution will also be made, which could mean two contributions in the same month.

My ISA As of 07 March 2022
Accounts reference: [redacted]
Start date: 26/09/2009

My details valuation Change assets My documents

£23,884.48
Current fund value

↑ £9,413.99
Value change since 01/01/2010

Payments in

Current regular payments

You'll need to make any changes at least 10 working days before the next payment date - otherwise they may come into effect on the following payment date.

Amount	Start date	Frequency	Next payment date	Paying from	Action
£99.00	16 November 2021	Monthly	16 April 2022	30-97-80, ***	1 → STOP EDIT

Single payment
Make a one-off payment to your account.

MAKE A SINGLE PAYMENT

Change regular payments for your ISA
Step 1 of 2: Payment details

You can change the frequency or the amount of your regular payments.

Current regular amount: £99.00

New regular amount: £ 250.00

Frequency: Monthly

Starting from: 16 April 2022

Bank account: S J TAYLOR

4 → NEXT

5 → Change regular payments for your ISA
Step 2 of 2: Review

Please review and confirm your details

New details		Current details	
New payment start date	16 April 2022	Current payments due	16 April 2022
New monthly amount	£250.00	Current monthly amount	£99.00
New bank account	S J TAYLOR	Current bank account	S J TAYLOR
New frequency	Monthly	Current frequency	Monthly

Investment allocation

Quilter Investors Critical Adventurous Blend Portfolio Acc-U	100.00%
Active Managed Portfolio 5	99.99%
Total	100.00%

Setting up and editing payments to accounts - ISA and Collective Investment Account *(continued)*

Stopping a regular payment

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen.

Select the **'Stop'** button in the current regular payments section next to the payment to stop **(1)**.

The resulting screen prompts for confirmation that you want to stop the payments **(2)**.

By clicking the **'yes, stop payments'** button the payment is cancelled **(3)**.

On the resulting page click the **'back to your homepage'** button to complete the process and go back to your homepage **(4)**.

My ISA As of 17 March 2022

Account reference: [REDACTED]
Sun date: 26/09/2009

My detailed valuation | Change assets | My documents

£21,308.64
Current fund value

↑ £9,425.16
Value change since 01/01/2019

Payments in

Current regular payments

You'll need to make any changes at least 10 working days before the next payment date - otherwise they may come into effect on the following payment date.

Amount	Start date	Frequency	Next payment date	Paying from	Action
£99.00	17 March 2022	Monthly	17 March 2022	11-00-03, ****7237	STOP EDIT

Single payment
Make a one-off payment to your account. MAKE A SINGLE PAYMENT

Stop regular payments in CANCEL

Are you sure you want to stop the regular payments into your ISA?

⚠ Your next payment is scheduled for 28/03/2022, this and all future payments will be cancelled.

CONFIRM

Cancel regular payments HOME

✓
All done

We have successfully received this instruction to cancel your regular payment.

TAKE ME HOME

Making a single payment to a Collective Retirement Account



Please note

You can make payments with a debit card or by bank transfer. This is for personal payments only. For employer or third party payments, please contact us.

1. Select the account you want to make the single payment to from the **'My accounts overview'** screen.
2. Select **'payments in'** from the green menu bar at the top of the screen.
3. Then select the **'make a single payment'** button at the bottom right of the screen.
4. Selecting the **'start'** button on the next screen begins the simple process.
5. Before entering your payment details, you will need to confirm whether you are subject to the Money Purchase Annual Allowance (MPAA). The MPAA applies if you have taken income from a money purchase pension like the CRA. It currently limits payments into your pension to £10,000 a year

My accounts overview as at 07 February 2024

Total value of my accounts • £85,774.49

My accounts

Account	Account number	Value	£	€	%	↑
Collective Retirement Account - Uncrystallised	AC2600059-002	£38,994.09	€920.70	↑	2.42%	↑
Collective Retirement Account - Crystallised	AC2600059-003	£46,780.40	€1,104.54	↑	2.42%	↑

1

Payments in

Current regular payments

You are not currently making regular payments. You can set them up here.

SET UP REGULAR PAYMENT

Single payment

Make a one-off payment to your account.

2

My Collective Retirement Account - Uncrystallised as at 07 February 2024

Account reference: AC2600059-002

Start date: 06/12/2022

£38,994.09

Current fund value

↑ £920.70

Value change since 07/02/2023

Overview

You can choose different dates to see performance over time.

From 07/02/2023 To 07/02/2024

My Collective Retirement Account - Uncrystallised as at 07 February 2024

Account reference: AC2600059-002

Start date: 06/12/2022

£38,994.09

Current fund value

↓ -£1,032.57

Value change since 06/12/2022

Payments in

Current regular payments

You are not currently making regular payments. You can set them up here.

SET UP REGULAR PAYMENT

Single payment

Make a one-off payment to your account.

3

MAKE A SINGLE PAYMENT

Top up your Collective Retirement Account (CRA)

You can make payments with a debit card or by bank transfer.

- 1 Tell us some simple information, the amount you want to pay in and your payment method
- 2 Choose the assets you want to buy
- 3 Review the details and make the payment

START

4

CRA Topup

Step 1 of 4 Money Purchase Annual Allowance Information

Money Purchase Annual Allowance

If you have taken income from a money purchase pension, like the CRA, through Flexi-access drawdown, you will be limited on the amount you can contribute into your CRA each year. The limit, called the Money Purchase Annual Allowance, is currently £10,000 and you can find further details on the [link: https://www.moneypurchase.org.uk/pensions-and-retirement/and-pensions/money-purchase-annual-allowance-mpaa/](https://www.moneypurchase.org.uk/pensions-and-retirement/and-pensions/money-purchase-annual-allowance-mpaa/) target='_blank' Money Helper website.

Are you subject to the Money Purchase Annual Allowance (MPAA)?

Yes No Not known

5

NEXT

Making a single payment to a Collective Retirement Account *(continued)*

6. Enter the amount to pay.
7. Then select the payment method – either bank transfer or debit card.
For bank transfers, the bank details/reference will be given at the end of the process. Debit card users will be asked to enter debit card details at the end of the process.
8. Confirm the origin of the payment using the drop-down menu.
9. Click 'next' to continue.
10. Your asset choice will be displayed on the next screen. Click 'next' to continue.

Please note

Advised customers cannot choose funds, the current asset allocation will be used.

The next screen shows the assets being bought. It also includes access to the fund factsheet and Key Information Document (KID)/ Key Investor Information Document (KIID) for each asset.

In addition, you can download a CRA illustration, charges information and the KID/KIID.

11. Tick to confirm you have read and understood the investment suitability declaration. Also tick to confirm you have read the relevant documents and are happy to proceed. Then click 'Confirm' to continue.

You will now be asked to complete the payment using your chosen method.

Making a single withdrawal



Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments out'**(1) from the green menu bar at the top of the screen.

Select **'Single withdrawal'** to take a one off withdrawal(2).

On the following screen clicking **'Next'** begins the simple three step process(3).

My ISA 31/07 March 2022
Account reference: [redacted]
Start date: 26/09/2009

£21,308.64
Current fund value

Value change since 07/03/2021: ↑ £80.26

Overview
You can choose different dates to see performance over time.

From: 07/03/2021 To: 07/03/2022 GO

My ISA 31/07 March 2022
Account reference: [redacted]
Start date: 26/09/2009

£21,308.64
Current fund value

Value change since 01/05/2020: ↑ £9,425.16

Payments out

Regular withdrawals
You are not currently taking regular withdrawals. You can set them up here.

NEW REGULAR WITHDRAWAL

Single withdrawal
Take a one-off withdrawal.

SINGLE WITHDRAWAL

Cancel

Taking a withdrawal from your ISA

When you're setting up withdrawals, we will send a message to your phone for security. You will need to enter the code we send you to complete the withdrawal. The phone number we'll use is *****492. If you want to use a different number, please change it before continuing with the withdrawal. You can do that in the 'Security details' section of the 'My details' page.

Requesting a withdrawal takes just three simple steps.

- 1) Tell us how much you want to withdraw and to which bank account we should make the payment.
- 2) Tell us from which assets you would like withdrawals to be taken.
- 3) Enter the code we send to your phone and confirm.

3 → NEXT

Making a single withdrawal *(continued)*

The first step shows the available amount to withdraw on screen(1).

You can select **'Withdraw all'** by ticking the box provided, or enter the amount you wish to withdraw. Then select the bank account to pay to and click **'Next'** to proceed(2).

The second step is to select the assets to sell to pay for the withdrawal. This can be to withdraw the money either **'proportionately across all assets'**, or from **'specified assets'**(3).

Clicking **'Next'** goes to the next and final step(4).

This last step reviews the details of the withdrawal request including the amount, the payment details and the assets being sold(5).

Once happy, submit the request by clicking **'Confirm'**(6). Once submitted we send a message with a unique code to your phone for security. This code then needs to be entered on screen to complete the withdrawal.

Please note

Withdrawals can be done for the Collective Investment Account (sole owned only) and ISA. Payments can only be requested online if the value of the payment is below £75,000 and where we have been able to verify your bank account. Payments above this value can be requested using our withdrawal/closure forms, which are available on our website.

Please note

Payments can take up to 10 working days to complete.

Single withdrawal from your ISA
Step 1 of 3: Withdrawal details

Available to withdraw £21,275.78

Withdraw all

Amount: £ 10000

Any amount you withdraw can be added back into the ISA in the same tax year, without counting towards your annual allowance.

Pay to: Transfer to my nominated bank account (Anon Client 765150, Money Bags Bank, ****7237, 11-00-03)

1 →

2 → NEXT

Single withdrawal from your ISA
Step 2 of 3: Investments

The values shown on this page are the amounts available for this transaction. These may be lower than the values shown on other screens if the difference has been set aside for another imminent transaction.

Which assets would you like to sell to pay for your withdrawal?

Proportionately across all assets
This option will split the amount of your withdrawal proportionately across all of your assets, including any cash you hold.

From specified assets
You can select one or more assets and tell us the percentage to withdraw from each one.

You have selected to withdraw £10,000.00

Asset	Number of units	Current value (£)	Amount of withdrawal (£)
Cash	0.0000	£0.00	£0.00
Active Managed Portfolio 5	20,457.8590	£21,275.78	£10,000.00
Total			£10,000.00

3 →

4 → NEXT

Single withdrawal from your ISA
Step 2 of 3: Investments

The values shown on this page are the amounts available for this transaction. These may be lower than the values shown on other screens if the difference has been set aside for another imminent transaction.

Which assets would you like to sell to pay for your withdrawal?

Proportionately across all assets
This option will split the amount of your withdrawal proportionately across all of your assets, including any cash you hold.

From specified assets
You can select one or more assets and tell us the percentage to withdraw from each one.

You have selected to withdraw £10,000.00

Asset	Number of units	Current value (£)	Amount of withdrawal (£)
Cash	0.0000	£0.00	£0.00
Active Managed Portfolio 5	20,457.8590	£21,275.78	£10,000.00
Total			£10,000.00

5 → NEXT

By submitting this instruction to Quilter I confirm that:

- I authorise and request Quilter to carry out the instructions I have provided.
- I understand that my instructions will take effect in accordance with the account Terms and Conditions.
- I confirm that I am authorised to give instructions on the account.
- I confirm that I am entitled to the legal and beneficial interest in the investments to be sold.
- I confirm there is no bankruptcy order against me.
- I confirm that payment to the payee within this instruction will discharge Quilter from all liabilities and claims arising from this transaction.

6 → CONFIRM

Faster payment

Some payments, such as single withdrawals, can be paid by 'Faster Payments', an electronic payment system that reduces the time it takes for the money to reach your bank account. Confirmation of payment times will be displayed on screen.

Single withdrawal from your ISA CANCEL

Step 1 of 3 [Withdrawal details](#)

Available to withdraw ⓘ

£6,959.75

Withdraw all

Amount

£ 1000

Withdrawals coming fully from available cash are typically paid the next working day when you instruct us before 3.45pm. Where assets need to be sold to fund the withdrawal, the period it takes for the fund managers to sell the assets will determine when the withdrawal payment will be made, but typically this will be between 4 to 6 working days.

Pay to

Transfer to my nominated bank account (Test. Test. ****1111, 11-11-11)

NEXT

Changing assets in an account



Select the account in which you want to change the assets from the **'Account overview'** page(1).

Once the account is selected, you can change assets by clicking on the **'change assets'** quick link button at the top right of the screen, just below the green menu bar(2).

A warning screen is displayed, recommending these changes are discussed with your financial adviser. If happy to proceed click the **'change my assets'** button(3).

Click the **'Go'** button next to **'Change one or more assets of the existing assets in your account'** to change assets(4). In order to change the asset choice of any future regular payments, you need to submit a separate instruction. Changing assets within a Collective Investment Account (CIA) is considered a disposal for capital gains tax purposes.

We recommend you speak to your financial adviser, if you have one prior to changing assets, to ensure it's suitable for your personal circumstances.

Quilter

My details My messages My documents Contact us Help Sign out

Accounts overview

My accounts overview at 07 March 2022

Total value of my accounts: £233,142.65

My accounts

Account	Account number	Value	£	%	%
ISA		£32,629.60	£442.73 ↑	1.38%	↑
Collective Retirement Account - Uncrystallised		£200,513.05	£1,114.48 ↑	1.62%	↑

Generate detailed valuation statement

Quilter

My details My messages My documents Contact us Help Sign out

My ISA at 07 March 2022

Account reference: AC2218956-002

Start date: 26/08/2009

£21,308.64

Current fund value

Overview

You can choose different dates to see performance over time.

From (dd/mm/yyyy) To (dd/mm/yyyy)

07/03/2021 07/03/2022 GO

Changing your assets

You can change your assets online at any time.

We recommend you discuss any changes with your financial adviser, to ensure the assets you choose are suitable for your financial needs.

If you are happy to proceed, select 'change my assets' below. Otherwise, select 'cancel' to return to the previous screen.

CHANGE MY ASSETS CANCEL

What change would you like to make?

Change one or more of the existing assets in your account GO

Before you get started, please read your Key Features and Terms & Conditions documents, so you're familiar with the way the process works and know about any risks.

Documents

- Key Features
- Terms & Conditions

Changing assets in an account *(continued)*

The three step process starts with choosing the assets to sell. Confirm the assets you want to sell by entering the value to sell next to one or more assets, either as a percentage or monetary value(1).

Ticking the **'Sell all'** box sells all units in that asset(2). Once happy to proceed, click the **'next'** button. The process is the same for both an ISA and CIA.

Clicking the **+** symbol(3) next to the asset allows you to replace the assets being sold with any from your **current asset choices**, which you have not elected to fully sell. The allocation will be a percentage. Selecting **'Add'** chooses the asset(4).

Using the search bar or the Advanced Search option at the bottom of the screen allows you to search for and choose **different assets(5)**.

Like existing assets, you can select the **+** button next to the chosen asset to select it, input the allocation to invest in the asset, then select **'Add'** to choose it. Chosen assets will be added to the **'Assets basket'(6)**

The screenshots illustrate the 'Changing assets - ISA' process in three steps:

- Step 1: Choose assets to sell.** The interface shows a table of current assets in the ISA. A red circle '1' points to the percentage input field for 'Active Managed Portfolio 5', and a red circle '2' points to the 'Sell all' checkbox.
- Step 2: Replace assets.** A modal window is shown for 'Quilter Inv Mly Inc - Gen Pfl (U1) Shr class Acc -U2'. A red circle '3' points to the '+' button next to the asset, and a red circle '4' points to the 'Add' button in the modal.
- Step 3: Choose different assets.** The interface shows a search bar with 'Quilter' entered. A red circle '5' points to the search bar, and a red circle '6' points to the '+' button next to the selected asset 'Quilter Inv Mly Inc - Gen Pfl (U1) Shr class Acc -U2' in the list.

Changing assets in an account *(continued)*

Chosen assets appear in the **'Assets basket'** and can be viewed by clicking the button **(1)**. The allocation chosen for each asset will be displayed.

The allocations can be amended or removed if required. Cash will appear as an asset to invest in if you have not chosen to completely switch out of cash on the previous step. A percentage allocation can be entered here to switch any assets to cash. Then click **'Next'** to proceed.

The third and final step is a review of the changes showing the assets being bought and sold. These can be edited using the appropriate **'Edit'** button **(2)**.

The fund factsheet and Key Investor Information Documents for the assets being bought can be viewed from here.

You need to confirm you have read and understood the **suitability of your investment declaration** and the important documents provided in this process. Selecting **'Confirm'** completes the switch **(3)**.

Changing assets - ISA
Step 1 of 3 Choose assets to buy

CURRENT ASSET CHOICE
Click to edit assets by moving them to their appropriate or to deactivate a selection.

Asset	Asset class	ISIN	Sector	CURRENT %
CASH	Cash			0.00%
Active Managed Portfolio 5	Active Managed Portfolio 5			100.00%
Total				100.00%

CHOOSE DIFFERENT ASSETS

SEARCH: SEARCH

Asset	Asset class	ISIN	Sector	CURRENT %
CLOSED Quilter Investors Emerging Markets Bond Acc-VIS	International Bond	092021 9142	Emerg EM Bonds - Low Vol	0.00%
CLOSED Quilter Investors Europe Int'l Divd Divd Cap Bondy Acc-VIS	European	092021 9140	U.S. Europe Divd	0.00%
Quilter Inv Global Equity Index (Banc) Acc-VIS	Global Equities	092021 9141	U.S. Global	0.00%
Quilter Inv Mty Inc + Gth PR (U1 Shr class) Acc-VIS	Managed	092021 9143	Managed	100.00%
Quilter Inv Mty Inc + Gth PR (U1 Shr class) Acc-VIS	Managed	092021 9143	Managed	0.00%
Quilter Inv Mty Inc PR (U1 Shr class) Acc-VIS	Managed	092021 9143	Managed	0.00%
Quilter Inv Mty Inc PR (U1 Shr class) Acc-VIS	Managed	092021 9143	Managed	0.00%
Quilter Investors Bond 1 Inc	UK Fixed Interest	092021 9139	U.S. Sterling Strategic Bond	0.00%
Quilter Investors Bond 2 Acc	UK Fixed Interest	092021 9140	U.S. Sterling Corporate Bond	0.00%
Quilter Investors Bond 2 Inc	UK Fixed Interest	092021 9141	U.S. Sterling Corporate Bond	0.00%

Changing assets - ISA
Step 3 of 3 Review and confirm

Below is a summary of the changes you have requested.
Please be aware that values may change by the time your transaction completes.

You are selling

Active Managed Portfolio 5	50.00%
----------------------------	--------

You are buying

Quilter Inv Mty Inc + Gth PR (U1 Shr class) Acc-VIS	100.00%
-----------------------------------------------------	---------

Total 100.00%

Your documents

- Generating your Charges Information Document
- Consolidated KID / AID

Suitability of investment

Our service is provided as your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may also invest into complex assets after having an appropriateness assessment. However, this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:

- the relevant product or service meets your investment objectives
- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

I have read and understood the above and am happy to proceed with my investment.

Important disclosures

I have been given the opportunity to read and keep the following, and have had any questions concerning them answered to my satisfaction:

- All Cash and Charges Documents
- All available Key Investor Information Documents or Key Information Documents in respect of my investment and asset choice; and
- Information about resale, in respect of my choice of assets.

I authorise and request Quilter to carry out the instructions I have provided and confirm that I am authorised to give instructions on the account. I understand that these changes will take effect in accordance with the account Terms and Conditions.

CONFIRM

Complex Assets

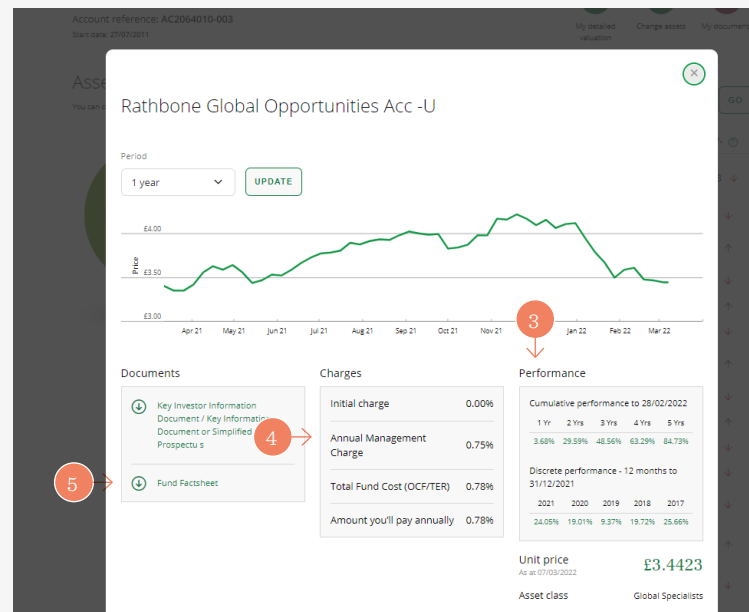
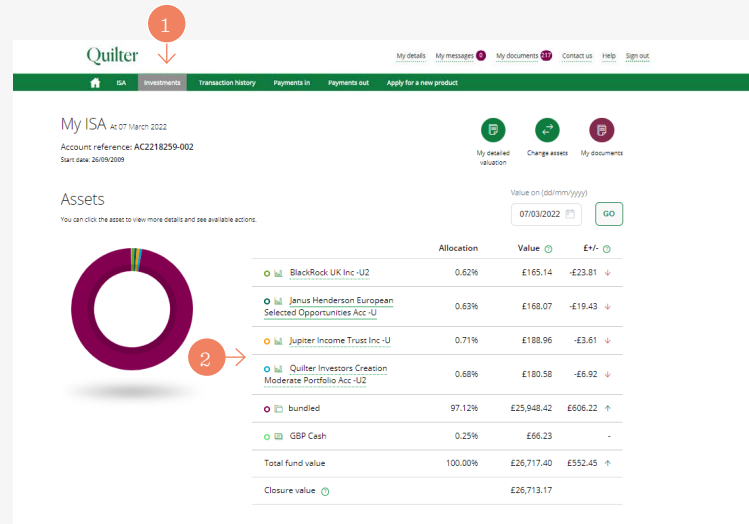
Some funds and exchange traded investments are considered as complex assets and we therefore recommend customers either seek professional financial advice, or complete our appropriateness assessment, before investing in them. The appropriateness assessment includes a series of questions required by our regulators, which are designed to check customers understand the terms and risks involved and, therefore, whether the asset is appropriate for them. The assessment is carried out online at the time a complex asset is selected for investment.

Viewing fund performance

Select **'Investments'(1)** from the green menu bar. Here you can view the funds invested in, the value of each fund, the monetary increase and decrease per fund and for the policy.

Select an **individual fund(2)** to view more detailed performance information on that fund. By changing the date in the **'value on'** box you can see performance on different dates.

You can view how the **fund has performed(3)**, the **fund charges(4)** and access the **fund factsheet(5)**.



View and update your pension Expression of Wish beneficiaries

If you provided an expression of wish before the move to our new investment platform in 2020/21 you won't be able to view it online, but your instructions will still apply.

1. Select the account for the Expression of Wish you want to view or update.
2. Select **'More details'** in the Collective Retirement Account details box. The next screen will display any current beneficiaries.
3. Select **'Change'** to begin updating your Expression of Wish.
4. Then select **'Add primary beneficiary'**.

Quilter
Bob Bealy Firm

My details My messages My documents Contact us Help Sign out

Accounts overview Apply for CashHub

My accounts overview as of 07 February 2024
Last logged in on 07 February 2024 at 14:54

Total value of my accounts
£85,774.49

My accounts

Accounts	Account number	Value	£ vs	% vs
Collective Retirement Account - View details	AC2600059-002	£38,994.09	£920.70 ↑	2.42% ↑
Collective Retirement Account - View details	AC2600059-003	£46,780.40	£1,198.54 ↑	2.62% ↑

Generate detailed valuation statement

CashHub, powered by bondsmith
Manage your cash savings alongside your Quilter investments [LEARN MORE](#)

Collective Retirement Account details

Account number AC2600059-002
Start date 06/12/2022

[More details](#)

Collective Retirement Account summary

Between 07 February 2023 and 07 February 2024

Value at start of period
£38,073.39

Value at end of period
£38,994.09

Difference
£920.70

Amount paid in within period	£0.00
Amount withdrawn within period	£0.00
Re-registration transfers	£0.00
Total	£0.00

Collective Retirement Account performance

Between 07 February 2023 and 07 February 2024

↑ 2.42% return

Total gain/loss
£920.70

Adviser details

Michael Wood
Bob Bealy Firm
Old Mutual Wealth, PO Box 37, Southampton, SO14 7AY
+44 2313

Expression Of Wish

Beneficiaries

There are no nominated beneficiaries. [Change](#)

An expression of wish enables you to nominate one, or more person and/or legal entity to receive benefits from your CRA in the event of your death. Usually, any beneficiary will be able to receive either a lump sum payment or a regular income through drawdown or purchase of a lifetime annuity. It is important to note that beneficiaries will be chosen at the discretion of the trustee(s) or scheme administrator, as appropriate. However, you can express how you would like them to pay any death benefit by completing this instruction.

Distribution payment options

I have chosen for distribution payments to be Held as cash in my Collective Retirement Account - Uncrystallised [Change](#)

Expression Of Wish

What to do here

Please confirm primary beneficiary details, nominating one or more person and/or legal entity to receive benefits from your CRA in the event of your death. You may also enter secondary beneficiaries against each primary beneficiary. There is a free format text field that will enable you to capture your instruction. Examples of instructions include paying to the secondary beneficiary in the event of the primary beneficiary's death, if the primary beneficiary cannot be located, or if the primary beneficiary refuses the benefit. When adding secondary beneficiary instructions, they only apply to the primary beneficiary they are captured against. If you have more than one primary beneficiary then you should provide secondary beneficiary nominations against each one.

Beneficiaries

You currently have no beneficiaries set up. [ADD PRIMARY BENEFICIARY](#)

View and update your pension Expression of Wish beneficiaries (continued)

5. Input the details of your beneficiary.
6. You can either select **'Save beneficiary'** to continue or select **'Save and add another'** to add further beneficiaries.
7. If you have more than one beneficiary, input the proportion each beneficiary will receive.
8. You also have the option to add a secondary beneficiary for each primary beneficiary. Click **'Add/edit secondary beneficiary'** to input their details and to complete the instruction for when to pay the secondary beneficiary, such as in the event of the primary beneficiary's death.

Expression Of Wish
Add/Edit Primary Beneficiary

BACK

Add Primary Beneficiary

Beneficiary Type
Individual

Title
Mr

First name
Ben

Last name
Test

Relationship
Partner

6 →

Add Primary Beneficiary

Beneficiary Type
Individual

Title
Miss

First name
Benita


Last name
Test

Relationship
Daughter

Proportion
50 %

Primary Beneficiary 1 Remove Beneficiary

Name
Mr Ben Test

Proportion  50 %

Total proportions across all primary beneficiaries 100.00%

Expression Of Wish

BACK

What to do here

Please confirm primary beneficiary details, nominating one or more person and/or legal entity to receive benefits from your CBA in the event of your death. You may also enter secondary beneficiaries against each primary beneficiary. There is a free format text field that will enable you to capture your instruction. Examples of instructions include paying to the secondary beneficiary in the event of the primary beneficiary's death, if the primary beneficiary cannot be located, or if the primary beneficiary refuses the benefit. When adding secondary beneficiary instructions, they only apply to the primary beneficiary they are captured against. If you have more than one primary beneficiary then you should provide secondary beneficiary nominations against each one.

Beneficiaries

Primary Beneficiary 1

Beneficiary Type	Individual
Name	Mr Ben Test
Relationship	Partner
Proportion	50.00%
Instruction Date	07 February 2024

Secondary Beneficiaries

8 ←

Adviser details

Michael Wood
Bob Beaky Firm
Old Mutual Wealth, PO Box 37, Southampton, SO14 7AY
+44 2313

Expression Of Wish

Beneficiaries

Primary Beneficiary 1	Mr Ben Test - 50.00%
Primary Beneficiary 2	Miss Benita Test - 50.00%

An expression of wish enables you to nominate one or more person and/or legal entity to receive benefits from your CBA in the event of your death. Usually, any beneficiary will be able to receive either a lump sum payment or a regular income through drawdown or purchase of a lifetime annuity. It is important to note that beneficiaries will be chosen at the discretion of the trustee(s) or scheme administrator, as appropriate. However, you can express how you would like them to pay any death benefit by completing this instruction.

Distribution payment options

I have chosen for distribution payments to be Held as cash in my Collective Retirement Account - Uncrystallised

The CashHub

Overview

When you log in you will see the 'My accounts overview' page. This shows all the different accounts you have including any CashHub savings accounts. You can find more information on how to navigate this page in relation to your investment accounts in the overview section on page 2.

1. Select your CashHub account to view your cash savings.

After you select one of your CashHub accounts the current value is displayed in addition to the change in value for the last year (the interest added to the account).

2. The menu bar at the top of the screen has several options.

Savings accounts – shows details of each cash savings account that you hold.

Transaction history – shows a breakdown of all the transactions for the selected account.

Payments in – to make a top up to an existing savings account or a payment into a new account.

Withdrawals – to make a withdrawal from one of more of your savings accounts.

3. Under the menu bar, there are three quick link buttons on the right of the screen.

My detailed valuation – to produce a current or backdated valuation for the account.

Move money – to move money from one savings account to another.

My documents – to access all account documentation, including any valuation statements produced, as well as documentation sent to you by us. Document preferences can be amended using the 'My details' button at the top of the page.

Quilter
BP Firm 1

My details My messages My documents Contact us Help Sign out

Accounts overview

My accounts overview at 22 January 2024
Last logged in on 19 January 2024 at 16:38

Total value of my accounts
£100,703.00

My accounts

Account	Account number	Value	£ +/-	% +/-
CashHub powered by Bondsmith Action required	AC2637678-002	£100,703.00	£703.00 ↑	N/A
ISA	AC2637678-003	£0.00	£0.00 –	0.00% –

Generate detailed valuation statement



Quilter

My details My messages My documents Contact us Help Sign out

CashHub powered by Bondsmith Savings accounts Transaction history Payments in Withdrawals

Outstanding actions

There are one or more outstanding actions on your account that may need your attention. Click the 'manage' button to find out more. **MANAGE**

My CashHub powered by Bondsmith At 22 January 2024

Account reference: AC2637678-002
Start date: 17/11/2023

3 → My detailed valuation Move money My documents

£100,703.00
Current fund value

↑ £703.00
Value change since 17/11/2023

Overview

You can choose different dates to see performance over time.

From (dd/mm/yyyy) To (dd/mm/yyyy) **GO**

17/11/2023 22/01/2024

Value (GBP)

50,000
0

27 November 2023 04 December 2023 11 December 2023 18 December 2023 25 December 2023 01 January 2024 08 January 2024 15 January 2024

The CashHub



Comparing interest rates and opening a savings account for the first time

- From your accounts overview page click on **'Apply for CashHub'** at top of the screen, or **'Learn more'** below the list of your accounts.
- From the CashHub welcome page select **'Apply now'** to begin comparing savings accounts.
The full range of available savings accounts will be displayed on screen. You can filter the accounts by account type. You can also filter fixed term accounts by the length of term.
Detailed information for each account can be viewed in its **'Summary box'** by selecting **'Show details'**.
- Choose the **'Select'** option for your chosen account and enter how much you want to save in the **'Deposit amount'** box.
 - If you decide against this or have chosen the wrong account, select **'Remove'**. This will take you back to the comparison screen.
- You now have two options:
 - Select **'Choose more accounts'** to make an additional deposit in another savings account. If you choose this option repeat steps 1 to 3.
 - Select **'Continue application'** to proceed.

My accounts overview at 19 January 2024

Total value of my accounts: £15,321.24

My accounts

Account	Account number	Value	£ +/-	% +/-
Collective Investment Accounts	AC2637289-002	£15,220.82	-£4,779.18 ↓	-24.43% ↓
ISA	AC2637289-003	£100.42	£0.42 ↑	0.42% ↑

Generate detailed valuation statement

CashHub, powered by Bondsmith
Manage your cash savings alongside your Quilter investments

LEARN MORE

Best rates on the CashHub

These are the best rates currently available in the CashHub across easy access, notice period and fixed term savings accounts.

Santander 8.44% AER EASY ACCESS	Santander 8.22% AER NOTICE 1 Days	Demo Bank 6.00% AER FIXED TERM 1 Years
---------------------------------------	--------------------------------------------	-------------------------------------------------

Important information

When applying for a savings account you need to confirm that you have read some important information, such as how your savings are protected. You can find this, and answers to any questions you may have about the CashHub, by clicking 'learn more' below.

You should also be sure that you are happy with your choice of bank/building society, including their financial strength.

If you're not sure whether a product or service is right for you, you should ask a financial adviser who may charge for their service. If you do not currently have a financial adviser and you need help or advice about your Quilter products, our [online search tool](#) can help you find an adviser in your area.

AER means Annual Equivalent Rate. AER illustrates what your interest rate would be if interest was paid and compounded each year and allows you to easily compare different offers.

APPLY NOW LEARN MORE

Terms of use | Privacy and cookie policy | Legal and regulatory | Accessibility | Terms & conditions | Contact us

Applying for a CashHub powered by Bondsmith

Step 1 of 6 Choose your savings account(s)

SELECT A SAVINGS ACCOUNT FROM THE LIST. YOU CAN ADD MORE LATER.

Filter by account type

Easy access - withdraw at any time Notice period - withdraw after a set notice period Fixed term - interest rate won't change

Filter by term

Show all Less than 1 year 1-2 years Over 2 years

Bank	Rate	Term	Deposit Limits
Santander EasyAccess	Gross / AER 8.10% / 8.44%	Not applicable	Min £1 Max £100,000,000
Santander Notice (1 days)	Gross / AER 7.90% / 8.22%	1 days	Min £1 Max £10,000,000
Demo Bank Notice (1 days)	Gross / AER 6.20% / 6.40%	1 days	Min £1 Max £1,000,000

SELECT SHOW DETAILS

Applying for a CashHub powered by Bondsmith

Step 2 of 6 Review your chosen savings account(s)

You can add more savings accounts by clicking the 'Choose more accounts' button.

Bank	Rate	Term	Deposit Limits	Deposit amount
Santander EasyAccess	Gross / AER 8.10% / 8.44%	Not applicable	Min £1 Max £100,000,000	£ 0.00

REMOVE SHOW DETAILS

Deposit total: £0

Savings of up to £85,000 per bank/building society are protected by the [Financial Services Compensation Scheme \(FSCS\)](#).

CONTINUE APPLICATION CHOOSE MORE ACCOUNTS

The CashHub

Comparing interest rates and opening a savings account for the first time (continued)

5. After confirming your deposit amounts and selecting '**Continue application**' you will be asked to confirm where the money being deposited has come from (an inheritance or another savings account for example) and your annual income.
 - a) Use the drops down options to select your answers.
 - b) Select '**Next**' to continue.
6. Select your nominated bank account. This is the bank account that you will use to make payments from and receive withdrawals into.
 - a) If we already have your bank account details, they will be displayed and can be selected.
 - b) If you want to use a different bank account, select '**Add another bank account**' and enter the new details.
 - c) If we don't hold your National Insurance Number, you will be asked to enter it.
 - d) If we don't hold your nationality status, you will be asked to enter it.
 - e) Select '**Next**' to continue.
7. Details of your chosen savings account/s, your answers to the questions and your bank account details will be displayed. Review these and if they are all correct select '**Next**'.
8. The declaration page will now be displayed. You will be asked to:
 - a) Read the terms and conditions, Financial Services Compensation Scheme information, important information page and CashHub declaration.
 - b) Tick a box to confirm that you have read the information provided and understand the declaration.
9. Then select '**Submit application**' once you have completed step 7 and are happy to proceed.
10. The final screen will confirm your submitted application and the bank account details for you to make your payment to. Should we need any further information you will be notified here.

← Applying for a CashHub powered by Bondsmith

Step 3 of 6 Account options CANCEL

Account options

We are required by regulation to record where the money you are using has come from.

The money I am using to pay for my investment has come from

Please select

This information is required as part of our financial crime monitoring.

Annual income before taxation

Please Select

NEXT

Please note

Payments from your nominated bank account are not automatic. You will need to make the payment to the bank account shown on screen.

The CashHub



Topping up an existing savings account or opening a new one

- From the **'My accounts overview'** page select your CashHub savings from the list under **'My accounts'**. Select **'Payments in'** at the top of the screen.
Select **'Start'** on the next screen. This will open a comparison screen. Your existing savings accounts will be displayed at the top of the list, with potential new savings accounts listed below. You won't be able to top up an existing fixed term account.
- Select **'Top up'** on the existing account you want to add money to. Alternatively, you can choose a new account by choosing **'Select'**.
- Enter how much you want to add in the **'Deposit amount'** box. If you decide against this or have chosen the wrong account, select **'Remove'**. This will take you back to the comparison screen.
- You can now select one of two options:
 - 'Choose more accounts'** to make a deposit in an additional savings account. If you choose this option repeat steps 4 and 5.
 - 'Continue application'** to proceed.
- Your accounts will be listed again and the amount you've added will be displayed on your chosen account.
- Select **'Continue application'** to continue or choose another account to top up.
- After selecting continue application you can review your choice and read the declaration. Tick the box to confirm you understand the declaration and select **'Submit application'**
- The final screen will confirm your submitted application and the bank account details for you to make your payment to.

Please note

Payments from your nominated bank account are not automatic. You will need to make the payment to the bank account shown on screen.

Quilter
CashHub powered by Bondsmith | Savings accounts | Transaction History | Payments in | Withdrawals

My CashHub powered by Bondsmith 4:22 January 2024
Account reference: AC2637678-002
Start date: 17/11/2023

£100,703.00
Current fund value
Value change since 17/11/2023: +£703.00

Overview
You can choose different dates to see performance over time.

Paying into your CashHub powered by Bondsmith
Step 1 of 3 Choose assets

SELECT A SAVINGS ACCOUNT FROM THE LIST. YOU CAN ADD MORE LATER.

Filter by account type
 Easy access - withdraw at any time Notice period - withdraw after a set notice period Fixed term - interest rate won't change

Filter by term
 Show all Less than 1 year 1-2 years Over 2 years

Bank	Rate	Term	Deposit Limits	Current value
Santander Employees	Gross / AER 8.10% / 8.44%	Not applicable	Min £1 Max £100,000,000	£100,669.35
Demo Bank 12 month term (12 months) Share account	Gross / AER 6.00% / 6.00%	12 months	Min £1,000 Max £100,000	£50,000.00

Paying into your CashHub powered by Bondsmith
Step 2 of 3 Review your chosen savings account(s)

You can add more savings accounts by clicking the 'Choose more accounts' button.

Bank	Rate	Term	Deposit Limits	Current value
Santander Employees	Gross / AER 8.10% / 8.44%	Not applicable	Min £1 Max £100,000,000	£100,669.35

Deposit amount: £ 0.00

Deposit total: £0

CONTINUE APPLICATION | CHOOSE MORE ACCOUNTS

I understand that

- Payments to and from the CashHub must be made via the nominated bank account only.
- If chosen, should the interest rate on the selected fixed term savings account(s) drop before the application completes, the cash allocated to the savings account(s) will remain in the holding account until further instructions are received and that the holding account does not pay any interest.
- Where the payment received is less than the amount entered in this application, then the payment will remain in the holding account, where it will not earn any interest, until further instructions are received.

By submitting this application I can confirm that I have read, understood and accept the declaration for the CashHub.

By clicking on the 'Submit application' button below you are entering into a legal agreement with Bondsmith that will be governed by the terms and conditions and important documents / information set out above.

SUBMIT APPLICATION

I understand that

- Payments to and from the CashHub must be made via the nominated bank account only.
- If chosen, should the interest rate on the selected fixed term savings account(s) drop before the application completes, the cash allocated to the savings account(s) will remain in the holding account until further instructions are received and that the holding account does not pay any interest.
- Where the payment received is less than the amount entered in this application, then the payment will remain in the holding account, where it will not earn any interest, until further instructions are received.

By submitting this application I can confirm that I have read, understood and accept the declaration for the CashHub.

By clicking on the 'Submit application' button below you are entering into a legal agreement with Bondsmith that will be governed by the terms and conditions and important documents / information set out above.

SUBMIT APPLICATION

The CashHub



Withdrawing money from a savings account

- From the **'My accounts overview'** page select your CashHub savings from the list under **'My accounts'**. Select **'Withdraw'** at the top of the screen.
Select **'Next'** on the next screen. This will open a list your savings accounts and details of how long it will take to make a withdrawal from each account. For each account you will be given two options:
- Select **'Withdraw all'** to withdraw the entire value of the account, or
Enter a specific amount to withdraw in the **'Withdrawal amount'** box.
If you have multiple accounts, you can choose to withdraw from more than one account at the same time. The maximum amount you can withdraw online is £75,000. If you want to withdraw more than this amount you will need to contact us in writing.
You will not be able to withdraw money from any fixed term accounts. These will automatically pay out when they reach the maturity date.
- Select **'Next'** to continue.
- A summary of your withdrawal will be displayed, together with how long the withdrawal will take.
You will receive a text with a security code which you will need to input before you submit the withdrawal.
The withdrawal will be paid into your holding account and will then automatically be paid to your nominated bank account.

The screenshot shows the Quilter CashHub interface. At the top, there are navigation links: 'My accounts', 'My messages', 'My documents', 'Contact us', 'Help', and 'Sign out'. Below this is a navigation bar with 'CashHub powered by BondsSmith', 'Savings accounts', 'Transaction history', 'Payments in', and 'Withdrawals'. The main content area displays 'Outstanding actions' with a 'MANAGE' button. Below that, it shows 'My CashHub powered by BondsSmith' with an account reference 'AC2637678-002' and a start date of '1/11/2023'. The current fund value is £100,703.00, with a note that it has changed since 17/11/2023. An 'Overview' section includes a date range selector from 17/11/2023 to 23/01/2024 and a line graph showing performance over time.

This screenshot shows the 'Enter the amount(s) you want to withdraw' screen. It features a table with columns: Bank, Rate, Maturity date, Timescale, and Current value. There are two rows of accounts listed: Santander EasyAccess and Demo Bank Term 12 months. A 'Withdrawal amount' box is present next to the Santander row. A 'Withdraw all' button is also visible. A 'NEXT' button is at the bottom of the screen.

Bank	Rate	Maturity date	Timescale	Current value
Santander EasyAccess	Gross / AER 8.10% / 8.44%	Not applicable	Within 2 business days	£50,669.35
Demo Bank Term 12 months	Gross / AER 6.00% / 6.00%	21/11/2024	Withdrawal not possible until maturity date	£50,000.00
Total				£1,000.00

This screenshot shows the 'Withdrawal details' screen. It displays a table with columns: Name of Bank, Type, Interest Gross / AER, Timescale, Current value, Value after withdrawal, and Withdrawal Amount. The details for the Santander EasyAccess account are shown. Below the table, there is a note about interest on full-value withdrawals and a section for entering a security code. The security code '*****683' is displayed, and there is a text input field for the user to enter the code.

Name of Bank	Type	Interest Gross / AER	Timescale	Current value	Value after withdrawal	Withdrawal Amount
Santander	EasyAccess	8.10% / 8.44%	Within 2 business days	£50,669.35	£49,669.35	£1,000.00
Total						£1,000.00

The CashHub



Moving money from one savings account to another

Moving money from one savings account to another is completed in two stages:

1. Moving the money from a savings account into your holding account
2. Moving the money from holding account into another savings account

Moving money from a savings account to your holding account

1. From the **'My accounts overview'** page select your CashHub savings from the list under **'My accounts'**. Select the **'Move money'** icon on the righthand side of the screen.
2. Select the **'Move money from your savings account/s into your holding account'** and then select **'Go'**. This will open a new screen listing your savings accounts. For each account you will be given two options: Select **'Move all'** to move the entire value of the account, or
3. Enter a specific amount to move in the **'Amount to move'** box.

If you have multiple accounts, you can choose to move money from more than one account at the same time. You will not be able to move money from a fixed term account.

4. Select **'Next'** to continue.
5. Details of your request will be displayed for you to review together with the declaration. Select **'Confirm'** to complete the request.

Your request will be processed. We'll add a document to your online document library when the money is in your holding account and send you an email. You can also track progress via the **'transactions'** page.

The screenshot shows the Quilter CashHub interface. At the top, there are navigation links: 'My details', 'My messages', 'My documents', 'Contact us', 'Help', and 'Sign out'. Below this is a header with 'CashHub powered by Bondsmith', 'Settings', 'Transaction history', 'Payments to', and 'Withdrawals'. The main content area is titled 'Outstanding actions' and includes a 'MANAGE' button. Below that, it says 'My CashHub powered by Bondsmith' with an account reference 'AC2637678-002' and a start date of '17/11/2023'. The current fund value is '£100,703.00' with a value change of '↑ £703.00' since 17/11/2023. There are three icons: 'My awarded valuation', 'Move money', and 'My documents'. The 'Move money' icon is highlighted with a red circle and the number '1'. Below this is an 'Overview' section with a line chart showing performance over time from 27 November 2023 to 11 January 2024.

The screenshot shows the 'What change would you like to make?' screen. It lists two options: 'Move money from easy access or notice period accounts into the holding account, which can then be moved into different savings accounts in a separate transaction.' and 'Move money from your holding account into one or more savings accounts.' The first option is selected and highlighted with a red box and the number '2'. Below the options is a 'What would you like to do?' section with a message: 'You do not have any money available to move into savings accounts.' and a 'Go' button.

The screenshot shows the 'Changing assets - CashHub powered by Bondsmith' screen, Step 1 of 2: 'Choose assets to sell'. It includes a message: 'You can move money from your savings accounts below into your holding account. Simply choose which accounts and how much you want to move. We'll add a document to your online document library when the money is in your holding account and send you an email. You can also track progress via the transactions page. You'll then be able to move money from your holding account into a new savings account or existing account (where available).' Below this is a table titled 'Amount currently available in your holding account' with a value of '£0.00'. The table has columns for 'Bank', 'Rate', 'Term', 'Timescale', and 'Current value'. A row for 'Santander EasyAccess' is shown with a rate of '8.10% / 8.44%', 'Not applicable' term, 'Within 2 business days' timescale, and a current value of '50,609.35'. A red circle with the number '3' is next to the current value. Below the table is a 'Total amount moving to your holding account' of '£0.00'. A message states: 'Not shown on this page is any money that is already pending a withdrawal or other move request.' At the bottom is a 'NEXT' button with a red circle and the number '4' next to it.

The screenshot shows the 'Changing assets - CashHub powered by Bondsmith' screen, Step 2 of 2: 'Review and confirm'. It includes a message: 'Below is a summary of the changes you have requested.' and 'Money will be moved to your holding account'. A message says: 'Please check and review the accounts that you wish to move money from, if anything is incorrect you can make changes by click the 'Edit' button.' Below this is a table with columns: 'Name of Bank', 'Rate (Gross AER)', 'Term', 'Timescale', and 'Amount to move'. A row for 'Santander Easy Access' is shown with a rate of '8.10% / 8.44%', 'Within 2 business days' timescale, and an amount to move of '£2,000.00'. Below the table is a 'Declaration' section with the text: 'By submitting this instruction, I confirm that:'. It lists four bullet points: 'I confirm that I am authorised to give instructions on the account.', 'I authorise and request Bondsmith to carry out the instructions I have provided.', 'I understand that my instructions will take effect in accordance with the Terms and Conditions for the CashHub, powered by Bondsmith, and where the instruction involves moving money from a notice period savings account, I understand the timeline involved.', and 'I understand that once this instruction is submitted it cannot be cancelled.' At the bottom is a 'CONFIRM' button with a red circle and the number '5' next to it.

Moving money from a savings account to your holding account (continued)

6. Select the **'Move money from your savings account/s into your holding account'** and then select **'Go'**. This will open a new screen listing your savings accounts.

For each account you will be given two options:

Select **'Move all'** to move the entire value of the account, or

7. Enter a specific amount to move in the **'Amount to move'** box.

If you have multiple accounts, you can choose to move money from more than one account at the same time. You will not be able to move money from a fixed term account.

8. Select **'Next'** to continue.

9. Details of your request will be displayed for you to review together with the declaration. Select **'Confirm'** to complete the request.

Your request will be processed. We'll add a document to your online document library when the money is in your holding account and send you an email. You can also track progress via the **'transactions'** page.

What change would you like to make?

Here you can do two things:

- 1 Move money from easy access or notice period accounts into the holding account, which can then be moved into different savings accounts in a separate transaction.
- 2 Move money from your holding account into one or more savings accounts.

The holding account is a temporary home for your money and is used when moving money to and from savings accounts. It does not pay interest.

What would you like to do?

You do not have any money available to move into savings accounts.

Move money from your savings account(s) into your holding account.

Select an option to continue

GO

Changing assets - CashHub powered by Bondsmith

Step 1 of 2 Choose assets to sell

You can move money from your savings accounts below into your holding account. Simply choose which accounts and how much you want to move. We'll add a document to your online document library when the money is in your holding account and send you an email. You can also track progress via the 'transactions' page. You'll then be able to move money from your holding account into a new savings account or existing account (where available).

Amount currently available in your holding account **£0.00**

Bank	Rate	Term	Timescale	Current value
Santander EasyAccess	Gross / AER 8.10% / 8.44%	Not applicable	Within 2 business days	50,669.35

Total amount moving to your holding account **£0.00**

Not shown on this page is any money that is already pending a withdrawal or other move request.

NEXT

Changing assets - CashHub powered by Bondsmith

Step 2 of 2 Review and confirm

Below is a summary of the changes you have requested.

Money will be moved to your holding account [Edit](#)

Please check and review the accounts that you wish to move money from. If anything is incorrect you can make changes by clicking the 'Edit' button.

Name of Bank	Rate (Gross/AER)	Term	Timescale	Amount to move
Santander Easy Access	8.10% / 8.44%		Within 2 business days	£2,000.00

Declaration

By submitting this instruction, I confirm that:

- I confirm that I am authorised to give instructions on the account.
- I authorise and request Bondsmith to carry out the instructions I have provided.
- I understand that my instructions will take effect in accordance with the Terms and Conditions for the CashHub, powered by Bondsmith, and where the instruction involves moving money from a notice period savings account, I understand the timeline involved.
- I understand that once this instruction is submitted it cannot be cancelled.
- I understand that once money is moved to the holding account, it will not earn any interest, until further instructions are received to move into an alternative savings account.

CONFIRM

Moving money from your holding account to a savings account

- From the **'My accounts overview'** page select your CashHub savings from the list under **'My accounts'**. Select the **'Move money'** icon on the righthand side of the screen.
- Select **'Move money into your savings accounts'** and then select **'Go'**.
This will open a new screen listing your savings accounts. Your existing savings accounts will be displayed at the top of the list, with potential new savings accounts listed below. You won't be able to top up an existing fixed term account.
- Select **'Top up'** on the existing account you want to add money to.
- Alternatively, you can choose a new account by clicking **'Select'**.
- Enter how much you want to add in the **'Deposit amount'** box.
If you decide against this or have chosen the wrong account, select **'Remove'**. This will take you back to the comparison screen.
- You can now select one of two options:
 - 'Choose more accounts'** to make a deposit in an additional account. If you choose this option repeat steps 4 and 5.
 - 'Continue application'** to proceed.

Quilter

CashHub powered by Bondsmith Savings accounts Transaction history Payments in Withdrawals

My details My messages My documents Contact us Help Sign out

Outstanding actions

There are one or more outstanding actions on your account that may need your attention. Click the 'manage' button to find out more. **MANAGE**

My CashHub powered by Bondsmith at 22 January 2024

Account reference: AC2637678-002
Start date: 17/11/2023

My detailed valuation Move money My documents

£100,703.00
Current fund value
Value change since 17/11/2023: +£703.00

Overview

You can choose different dates to see performance over time.

From (dd/mm/yyyy) To (dd/mm/yyyy)

17/11/2023 22/01/2024

Value GBP

55,000

0

27 November 2023 04 December 2023 11 December 2023 18 December 2023 25 December 2023 01 January 2024 08 January 2024 15 January 2024

What change would you like to make?

CANCEL

Here you can do two things:

You have two options:

- 1) Move money from your holding account into one or more savings products, or
- 2) Move money from an Easy Access or Notice period account into your holding account, which you can then move into a different bank product, in a separate transaction.

The holding account is a temporary location for your money and is used when moving money between savings products. It does not attract interest.

The holding account is a temporary home for your money and is used when moving money to and from savings accounts. It does not pay interest.

What would you like to do?

Move money into savings products?

Move money into your holdings account?

Select an option to continue.

GO

Filter by term

Show all Less than 1 year 1-2 years Over 2 years

Bank	Rate	Term	Deposit Limits	Current value	
Santander EasyAccess	Gross / AER 8.15% / 8.49%	Not applicable	Min £1 Max £100,000,000	£9,849.97	TOP UP SHOW DETAILS
Demo Bank Term (12 months)	Gross / AER 6.00% / 6.00%	12 months	Min £1,000 Max £100,000	£10,000.00	You are not able to top up an existing fixed term account. SHOW DETAILS
Demo Bank Notice (1 day)	Gross / AER 6.20% / 6.40%	1 days	Min £1 Max £1,000,000	£9,691.70	TOP UP SHOW DETAILS
Santander Notice (1 day)	Gross / AER 7.90% / 8.22%	1 days	Min £1 Max £10,000,000	£0.00	SELECT SHOW DETAILS

Changing assets - CashHub powered by Bondsmith

Step 2 of 4 Enter the amounts you want to move into savings accounts

Amount currently in your holding account £600.00

You can add more deposit accounts if you wish by clicking the 'Choose more accounts' button below

Bank	Rate	Term	Deposit Limits	Current value	Deposit amount	
Santander Notice (1 day)	Gross / AER 7.90% / 8.22%	1 days	Min £1 Max £10,000,000	£0.00	£ 0.00	Remove SHOW DETAILS

Deposit total £0

Savings of up to £85,000 per bank/building society are protected by the Financial Services Compensation Scheme (FSCS).

CONTINUE APPLICATION **CHOOSE MORE ACCOUNTS**

6

Moving money from your holding account to a savings account (continued)

7. Your accounts will be listed again and the amount you've added will be displayed on your chosen account. Choose **'Next'** to continue.
8. On the next screen you will be given two documents to read: the Financial Services Compensation Scheme (FSCS) information sheet and the Summary Box for the account you are moving your money to.
9. Tick the box to confirm you have read and understood these documents.
10. Select **'confirm'** to continue.

The final screen confirms what happens next. We'll add a document to your online document library when the money is in your savings account and send you an email. You can also track progress via the **'transactions'** page.

←
CANCEL

Changing assets - CashHub powered by Bondsmith

Step 3 of 4 - Review of money to move into savings account(s)

Review your selection:
Edit

Name of Bank	Rate (Gross / AER)	Term	Amount to move from holding account
Santander	7.90% / 8.22%	Notice 1 days	£100
Total			£100.00

🔔 Savings of up to £85,000 per banking license are protected by the [Financial Services Compensation Scheme \(FSCS\)](#)

7
→
NEXT

Below is a summary of the change you have requested.

You are buying
Edit

Santander 1D Notice	£100.00
🔗 FSCS information sheet 🔗 Summary box	
Total	£100.00

8
→

I have read and understood both the account Summary Box information and the FSCS Information Sheet and Exclusions List for the selected savings account(s), and I understand how my savings are protected.

Your documents

📄
Terms & Conditions

Declaration

By submitting this instruction, I confirm that:

- I confirm that I am authorised to give instructions on the account.
- I authorise and request Bondsmith to carry out the instructions I have provided.
- I understand that my instructions will take effect in accordance with the Terms and Conditions for the CashHub, powered by Bondsmith.
- I understand that once this instruction is submitted it cannot be cancelled.
- I have been given the opportunity to read and keep the following, and have had any questions concerning them answered to my satisfaction:
 - The FSCS Information Sheet and Exclusions List (for each savings account I am applying for). Noting for services such as CashHub it may take up to a maximum of 3 months for the compensation to be paid.
 - Summary Box key information for each savings account I am applying for.
 - The [Important Information webpage](#).

10
→
CONFIRM

quilter.com

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.

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