

The CashHub

Quilter
Financial
Planning



The CashHub is an award-winning online cash savings service distributed by Quilter and powered by Bondsmith, a financial technology company.

You can access and maintain the CashHub online, both on the online Customer Centre and the Quilter app. If you do not already have online access, your log in details will be provided to you via the email address you gave to me.

Once online, you can:



choose from a range of easy access, notice period and fixed term savings accounts



apply for one or more accounts in a single transaction



top up accounts and move money easily from one account to another



withdraw money

Any deposits held in the CashHub could help to reduce the platform charge on any Quilter investments you hold, and provide further discounts if your family members also want to save or invest through the platform.

Its purpose

The CashHub is intended as a home for your short-term savings, such as funds you hold in case of 'emergencies', where you're saving for a rainy-day fund or that special holiday.

Its features and benefits

- ☒ Easily compare a range of cash savings products with competitive rates of interest
- ☒ Save, withdraw and move money in few simple online steps
- ☒ See your cash savings online alongside any Quilter investments you hold via the online
- ☒ Customer Centre or the app
- ☒ A minimum initial deposit of £1,000
- ☒ Any savings you hold in the CashHub could help to reduce the platform charges you pay on your Quilter investments

Financial protection

All of the CashHub savings accounts are eligible for protection up to Financial Services Compensation Scheme (FSCS) limits.

The maximum amount covered by the FSCS is **£85,000 per person, per banking licence**.

If you already hold money in another account with the same bank/banking licence as one of the savings accounts or the holding account, either on or outside of the CashHub, this counts towards the total £85,000 compensation available to you from that bank/building society.

Continued overleaf



Important Information

The CashHub is intended as a home for short-term savings or specific deposit savings plans.

No advice has been given as to the appropriateness or suitability of the CashHub, nor any of the underlying savings products.

In the event that you change your mind about your CashHub application, you can cancel your instruction by contacting Quilter Platform:

✉ Email – ask@quilter.com

☎ Telephone – 08081 712 626

✉ Post – Quilter, Sunderland, SR43 4JP

If you have placed a deposit in a Notice or Fixed Term account during this time, please refer to the Summary Information for these products that I provided to you.

You do not need to pay a fee or charge directly to Bondsmith or Quilter for your CashHub account. The product provider Bondsmith are paid directly by the Savings Account provider. This is up to 0.25% of the account values held with the Savings Account by the trustees. It is deducted from the interest rates before they are displayed to you so that the rate on the CashHub is the rate you will receive. Bondsmith then pay Quilter Platform a fee of up to 0.15%, for distributing and administering the CashHub account.

Further information

You can find further information, such as details of the savings accounts currently available on the CashHub, useful 'how to' guides, and answers to frequently asked questions, by visiting www.quilter.com/products-and-services/cashhub/