



Charter Savings Bank
About us



Protected



Welcome to Charter Savings Bank

With us, your savings count

We're not just a bank. We're a savings partner that's built around you.

We understand why you save, and what your money means to you now and in the future. We know how important it is to get personal, reliable service, and a great rate for your savings.

We're committed to offering consistently competitive rates. That's why we don't spend money on TV adverts, extravagant offices or branches.

At Charter Savings Bank, we want your savings to grow with us for as long as it's right for you.

Multi award winning bank

We're proud to have received multiple awards for the accounts and service we offer.

More details can be found at chartersavingsbank.co.uk/aboutus/awards.



Our Savers' Charter

Our Savers' Charter drives everything we do. These principles guide the decisions we make, ensuring that we always keep one thing in mind: you.

We believe you have the right to expect things to be done a certain way, now and always. After all, when you stand for something, it's important to stick to it.

Help your savings grow

We want all of our customers to get the most from their money which is why we're committed to offering competitive rates.

Recognise when you save

Your savings are important and should be recognised. If you make a BACS transfer or Faster Payment from your Nominated Account to your savings account, we'll make sure we tell you that your hard earned savings have arrived safe and sound.

Straightforward and simple

We know that your time is precious so we work hard to offer savings accounts that are simple, straightforward and easy to access at any time, and we always use clear, jargon-free language.

Sincere and trustworthy

When it comes to your savings, we believe in always being open and honest with you. We do everything we can to be worthy of your trust. You can always rely on us to be 100% open and honest.

Personable and friendly

Our friendly and dedicated team understand the importance of your savings and treat you as an individual.

Intelligent and experienced

Our management team has extensive experience in the UK mortgage and savings markets and is overseen by a team of highly experienced independent non-executive directors.

Charter Savings Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our people

We're proud to offer you a modern approach to saving, but that doesn't mean we're short on experience.

We're part of the Charter Court Financial Services Group, a specialist financial services business which has been operating successfully since 2008. We have a wealth of experience, with our Executive Team alone providing a combined total of over 100 years of retail banking experience. They provide crucial insight, objective criticism and guidance on all matters.

CCFS announced its combination with OneSavings Bank in 2019, a retail savings and specialist lending group with a family of distinct brands that aim to help you reach your financial goals.



Accounts at a glance

Like so many things in life, saving is about balancing your needs. By listening to what really matters to savers like you, we've put together a simple range of accounts to help your savings grow.

To keep up to date with the latest accounts we offer, visit our website at chartersavingsbank.co.uk, or you can follow us on Twitter at [@charter_sb](https://twitter.com/@charter_sb).

Fixed Rate Bonds

With a Fixed Rate Bond you'll get a fixed rate of interest for a fixed period of time, so you can relax knowing what your savings are earning for the life of the bond.

A Bond may be an ideal place for your savings if you don't need access to your money for a fixed period.

Easy Access

With our Easy Access account you're free to make deposits whenever you want, and make withdrawals whenever you need to.

Notice Accounts

Notice Accounts are a great way of looking after your short to medium-term savings needs; they pay a higher interest rate on money you don't need immediate access to.

Our Notice Accounts mean you can still enjoy attractive interest rates without locking your money away for years at a time.

Cash ISAs

Our range of Cash ISAs help make every penny you save work hard.

With great rates of interest across the range and the ability to save up to £20,000 in the current tax year, now's a good time to open a Cash ISA with us.

Don't forget you can also transfer any Cash ISA or Stocks and Shares ISA you may hold with another provider to a Charter Savings Bank Cash ISA.

Safe and secure

Online banking commitment

Keeping your money safe is important to us. You should check your account online regularly and tell us about any unauthorised withdrawals as soon as possible.

We'll normally refund any unauthorised withdrawals and any lost interest, provided you've taken reasonable precautions to keep your security details safe and not acted fraudulently.

If you believe someone may know your password or memorable details, please contact us immediately. We'll check your account and set up new security details straight away.

For more information and guidance on online security, please see our General Savings Conditions.

Protecting yourself online

Here are some ideas to help protect yourself online.

Copycat websites

You should only access your Charter Savings Bank account by typing www.chartersavingsbank.co.uk into the address bar – we don't use any other names or addresses.

When you log in to your account, we'll only ask you for your User ID and password, and random letters from the answer to one of the memorable questions you provided when you opened your account.

Be 'password picky'

When you pick your password, rather than thinking of a single word, consider choosing a memorable phrase and then take the first letter of each word to form your password. For example: 'My Savings Are Safe With Charter Savings Bank' would become MSASWCSB.

Then, change letters to similar looking numbers ('A' looks like a '4' and 'S' looks like a '5') to make your password M545WC5B.

What looks like random letters and numbers is a lot harder for a fraudster to crack than your old school or the name of your cat. To strengthen your password you should think about mixing uppercase and lowercase letters and adding more numbers, but don't make it your date of birth; you might be surprised how easy that is for fraudsters to find online.

Personal information is personal

Don't ever give out personal information, through email or over the phone, unless you initiated the conversation and know exactly who you are speaking to. If someone calls you, ask for a number to ring them back on and check with your provider to make sure the number is legitimate.

Fraudsters can also use emails (sometimes called 'Phishing') to try and get your personal banking details. This should always raise a red flag: banks are extremely unlikely to ask you to update any information by email. Also avoid clicking any links on emails that are suspicious.

Financial Services Compensation Scheme



Your eligible deposits held by a UK establishment of Charter Savings Bank are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme.

Any deposits you hold above the limit are unlikely to be covered.

For further information visit www.fscs.org.uk

Protected

Protecting yourself from fraud and scams



Rest assured, we have lots of measures in place to protect your savings, but with more sophisticated scams emerging every day, we'd like to make you aware of some of the things to look out for to help you stay safe.

Action Fraud say that fraud and cybercrime are the most common crimes committed in the UK, with an estimated cost to the economy of around £130-£190 billion each year.*

We're supporters of the 'Take 5 to Stop Fraud' campaign, which offers simple and impartial advice about fraud. Here we've summarised their key tips about how to protect yourself.

We've also put together some helpful information in our **'Protecting yourself from fraud and scams'** leaflet which you can find in the Useful Documents section of our website.

1 Stop

- Never disclose security details, such as your PIN or full password - it's never okay to reveal these
- Don't assume an email request or caller is genuine - people aren't always who they say they are

2 Challenge

- Don't be rushed – a genuine bank or organisation won't mind waiting to give you time to stop and think
- Listen to your instincts – if something feels wrong then it is usually right to pause and question it

3 Protect

Stay in control – have the confidence to refuse unusual requests for information.

Visit www.takefive-stopfraud.org.uk for more help and information.

Contact us

If you'd like to talk to us about your existing account or any of our other savings accounts, we'd love to hear from you.

Telephone

Call us on **0800 032 9999**.

8am to **8pm** from Monday to Thursday
8am to **6:30pm** on Fridays
9am to **5pm** on Saturdays
10am to **4pm** on Sundays

All calls may be monitored/recorded to improve the quality of our service and for your protection and security.

Secure message

If you're an existing online customer, log in to your account and send us a secure message.

Email

If you're not an existing customer, you can contact us by email at: **info@online.chartersavingsbank.co.uk**. Please be aware that this is not a secure channel and therefore personal details should not be included in emails sent to this address.

Post

If you'd like to write to us, or need to send extra information:

Charter Savings Bank
PO Box 855
Wallsend
NE28 5BL

If you have any important or original documents to send to us, you might want to send them by Special Delivery for your own peace of mind.

We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it. If you require any additional support with managing your account, you can contact us either by phone, in writing or by visiting chartersavingsbank.co.uk/help/additional_support for more information.

chartersavingsbank.co.uk

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