

# Quilter

## Make your savings work harder with the CashHub

*Suitable for retail clients*





Cash is an important part of your financial plan, whether it's building a financial buffer for life's unexpected events or saving for something special like a dream holiday.

But many of us are missing out by holding our cash in bank accounts that pay little or no interest.

The CashHub makes it easy to find savings accounts that pay competitive rates of interest – making your cash work harder without you having to.

# How the CashHub could help you

The CashHub is an online cash portal offering you a range of savings accounts with competitive rates of interest from a variety of banks.



## Save time

With so many savings accounts in one place, the CashHub saves you from having to shop around multiple websites for the best interest rates..



## Easy to use

The CashHub makes it easy to open new accounts, top up, switch accounts, and make withdrawals of up to £75,000 online without any paperwork.



## Choice

With a choice of easy access, notice period, and fixed term accounts, you can create a portfolio of account types to easily manage when you access your savings.



## Greater visibility

The CashHub is available through the Quilter app and online Customer Centre, meaning you can view your cash savings and your Quilter investments together using a single login.



## More protection

Every CashHub savings account is eligible for protection of up to £120,000\*. You can increase the amount of protection by spreading your savings across multiple banks.



\* Protection provided under the Financial Services Compensation Scheme. For more information, visit [fscs.org.uk](https://www.fscs.org.uk).

# Who can benefit from the CashHub?

*The CashHub is available to a wide range of customers.*



## Individuals and couples



### Who's included?

Individuals looking for a personal account or a joint account with their spouse or partner.

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

## Businesses



### Who's included?

UK incorporated companies.

Optimise liquidity and the returns on your cash reserves and reduce risk by spreading your cash across accounts and maximising FSCS protection.



## Trustees looking after money on behalf of beneficiaries



### Who's included?

UK registered trusts.

Earn better interest, easily compare and manage cash accounts in one place, and reduce risk by spreading cash across accounts and maximising FSCS protection.

## Charities



### Who's included?

Trusts, unincorporated associations and CIOs.

Make donations work harder by optimising interest on cash, save valuable time by managing cash accounts in one place, and reduce risk by spreading cash across accounts and maximising FSCS protection.

# CashHub MultiBank

A high-interest, easy access savings product within CashHub, with increased FSCS protection.

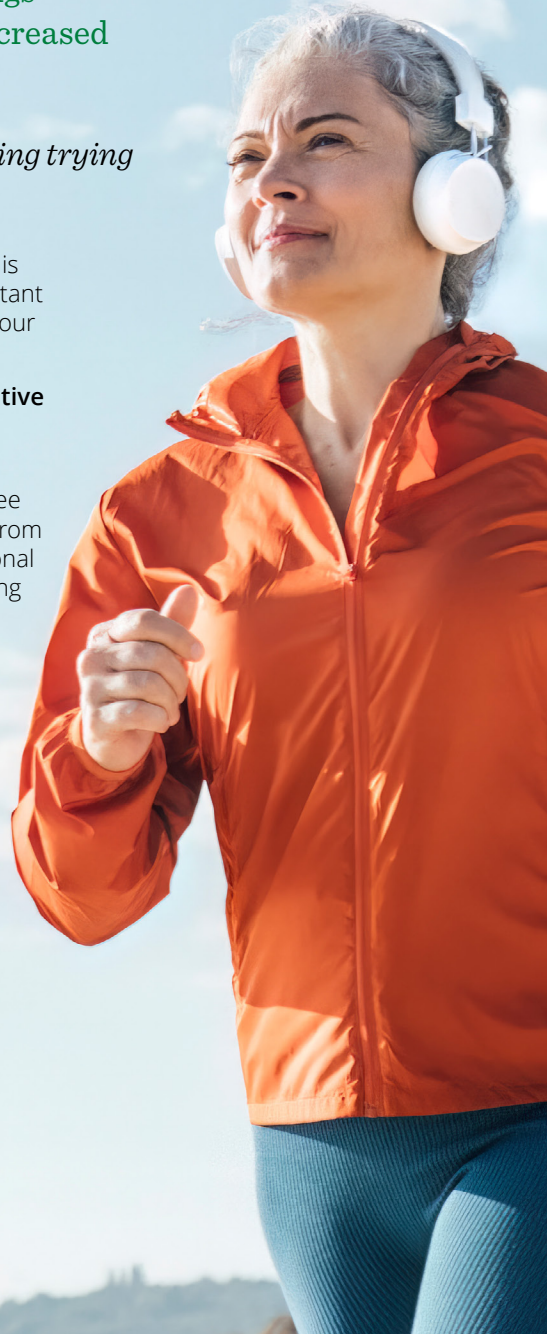
*It can be stressful and time-consuming trying to find the best home for your cash.*

Especially when only £120,000 of your money is protected per bank, per person. So, it's important not only to look for the best interest rate for your cash, but also to keep it safe.

**CashHub MultiBank is a simple and innovative solution to this problem.**

When you choose CashHub MultiBank, your money is deposited across accounts from three leading UK banking groups. So, you'll benefit from a competitive overall interest rate, and additional FSCS protection, without the stress of shopping around and completing multiple forms.

## CashHub MultiBank



## Why use the CashHub MultiBank?

✓ A competitive interest rate from leading UK banking groups

✓ FSCS protection up to £360,000 (£720,000 for joint accounts)

With £120,000 worth of financial protection per eligible applicant per bank, you can enjoy three times the protection of a traditional bank savings account.

✓ Easy management

Just one deposit from you, and the rest will be managed for you across multiple banks.

CashHub MultiBank accounts are included in our multi-member family discount, Family Linking. See **page 9** for more information on who is eligible.

CashHub MultiBank can be accessed exclusively via the online Customer Centre or the Quilter customer app.

Visit [www.quilter.com/login](http://www.quilter.com/login)



## The more you save in cash, the more you could save on your Quilter investment charge

- ✓ We apply one tiered charging structure to all your Quilter investments. The charge rate reduces the more money you have in total across your Quilter investments and your CashHub savings.

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- ✓ This means you could reduce your Quilter investment charge, simply by having cash savings with the CashHub.

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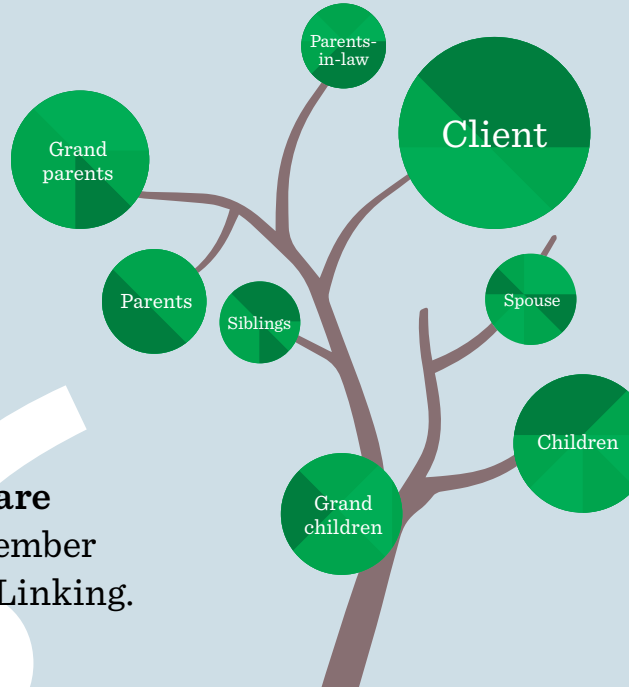
- ✓ You don't pay a charge on your CashHub savings - so it's a win-win for your Quilter investments when you move your cash savings to the CashHub.



## Your family can benefit too

Just like your investments, your CashHub savings are included in our multi-member family discount, Family Linking.

When you and your family members invest with us, you all benefit from one tiered charging structure that is based on the value of all the products you hold on our investment platform, plus your CashHub savings. The percentage charge reduces as your combined assets grow. So, the more money you have in total as a family, the lower the charge rate each linked family member pays.



**Your CashHub savings are included in our multi-member family discount, Family Linking.**

## Are you managing a CashHub account for a business or trust?

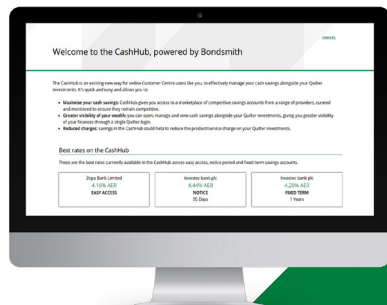
If so, the value of your organisation's CashHub account could help to reduce the charges on the personal Quilter investments of any linked family member.

**A linked family member can be the grandparents, parents, parents-in-law\*, spouse/civil partner\*\*, brother, sister, children+ or grandchildren of:**

- ▶ a company shareholder
- ▶ the settlor of a trust.

+ may also include step or in-law children and parents

++ as defined by the Civil Partnership Act 2004



# How the CashHub helped Zoe and Emma

*Zoe and Emma are married and both have investments with Quilter. Zoe is saving to buy a boat and has left her cash in a basic savings account with her main bank, earning just 1.15% interest.*

Their adviser tells them about the benefits of the CashHub. Knowing Zoe won't need the money for some time, their adviser compares one year fixed term accounts.

Through the benefit of speaking to an adviser and by using the CashHub, Zoe:

- ✓ found a great interest rate of 4.00% over one year – earning an extra £1,425 in the first year\*
- ✓ can easily watch her savings grow alongside her investments on the Quilter app
- ✓ has reduced her own platform fee for her Quilter investments and, through Quilter's Family Linking discount, Emma's too.

*\* Based on one year's compound interest on £50,000 at 4.00% compared to 1.15%.*

*Case studies used are fictional and for illustrative purposes only.*



	Zoe	Emma
ISA	£25,000	£35,000
Pension	£365,000	£410,000
Collective Investment Account	£35,000	£25,000
CashHub	£50,000	£0
Fee without Family Linking and CashHub savings	0.24%	0.24%
Fee with Family Linking and CashHub savings	0.21%	0.21%
<b>Saving</b>	<b>£140</b>	<b>£136</b>

## Experts in cash savings

We've partnered with Bondsmith Savings Ltd, a specialist provider of savings and banking services to the wealth management and investment industry. Bondsmith provides the CashHub and your savings are held by them on your behalf in your chosen bank accounts.

Quilter distributes the CashHub which means you can benefit from holding your savings alongside your investments as well as enjoying our award-winning customer service.



# Your next steps to saving

Speak to your financial adviser to find out if the CashHub is suitable for you.

**Scan the QR code to visit our website and take a look at the savings accounts available.**

You can also find more information, including questions and answers.



Trusts and Trust advice are not regulated by the Financial Conduct Authority.  
Cash on deposit advice is not regulated by the Financial Conduct Authority.

[quilter.com](https://www.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.*

*Bondsmith is a trading name of Bondsmith Savings Ltd, which provides the CashHub (CHB) distributed by Quilter Investment Platform Limited. Bondsmith Savings Ltd is registered in England and Wales, No 13223331. Registered office: 2nd Floor, 4 Pentonville Road, Angel, London, N1 9HF. Bondsmith is authorised by the Financial Conduct Authority, Firm Reference 955601. Quilter is the trading name of Quilter Investment Platform Limited, which is registered in England and Wales under number 1680071. Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Authorised and regulated by the Financial Conduct Authority. Financial Services register number 165359. VAT number 386 1301 59.*

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