

Quilter

Make your savings work harder with the CashHub

Suitable for customers and investors





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 offers FSCS protection up to £120,000 for eligible applicants*. You can increase the amount of protection by spreading your savings across multiple banks or by using CashHub Multibank, which can spread savings automatically for you - **see page 6**.



** 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 multiple banking groups. So, you could benefit from a competitive overall interest rate, and additional FSCS protection within one product, without the stress of shopping around and completing lots of forms.

CashHub MultiBank



Why use the CashHub MultiBank?

- ✓ A competitive interest rate from multiple 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.

**Based on the panel of participating banks as at September 2026. As additional banks are added, the total level of FSCS protection available may increase.*

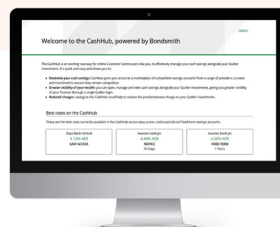
- ✓ Easy management

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.

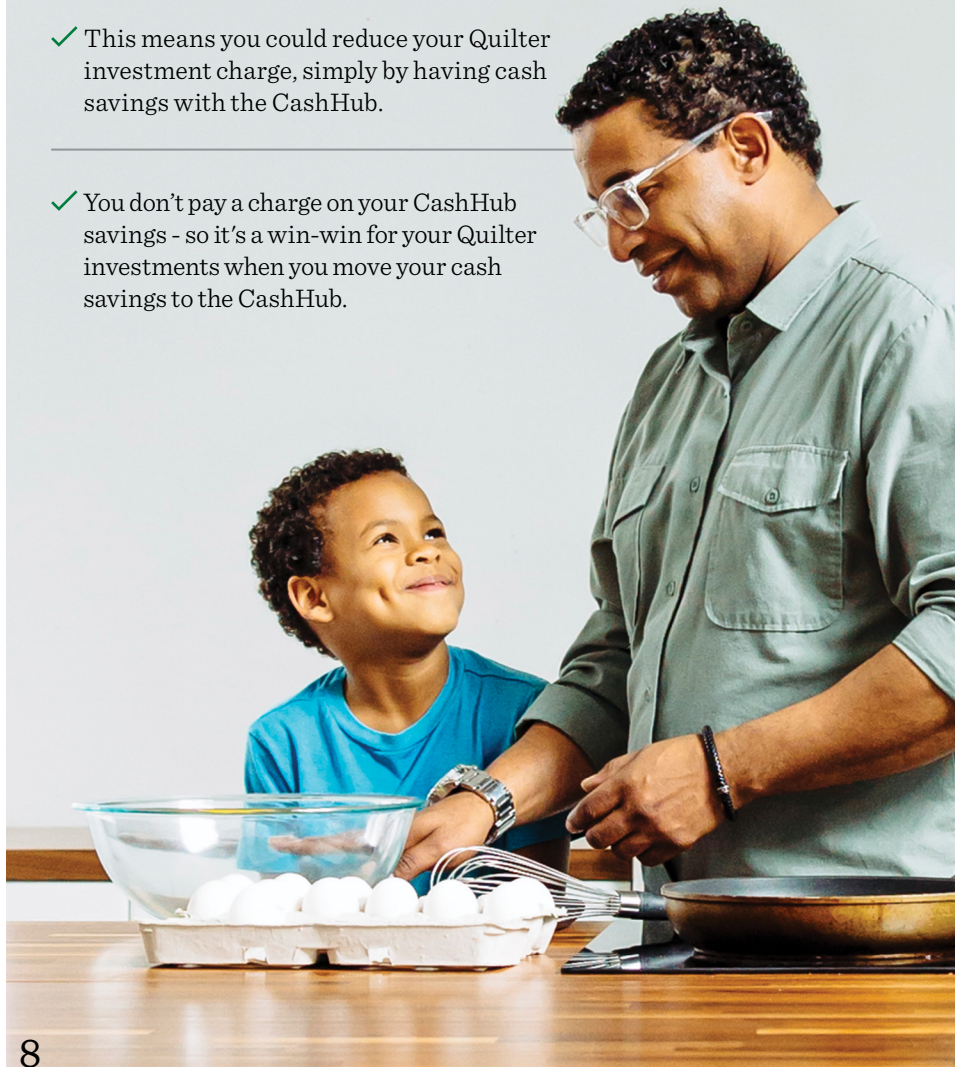
CashHub MultiBank can be accessed exclusively via the online Customer Centre or the Quilter customer app.

Visit www.quilter.com/login



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

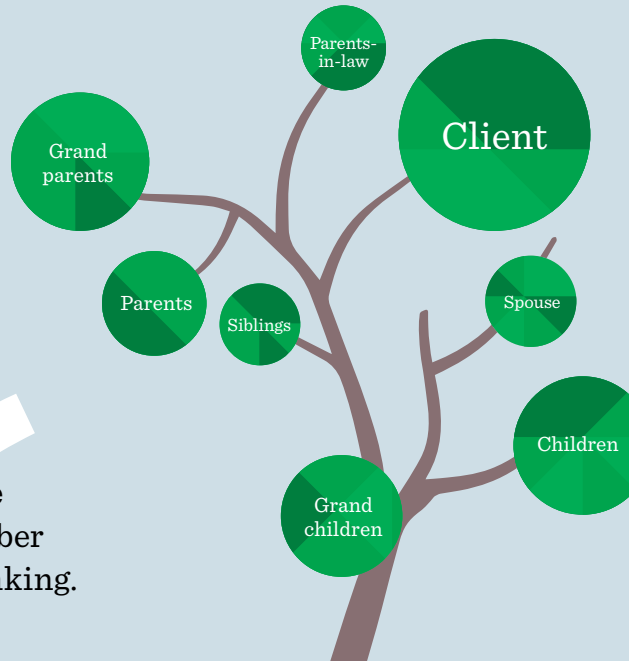
- ✓ We apply one tiered charging structure to all your Quilter investments. The charge rate reduces the more money you have in total across your Quilter investments and your CashHub savings.
- ✓ This means you could reduce your Quilter investment charge, simply by having cash savings with the CashHub.
- ✓ 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?

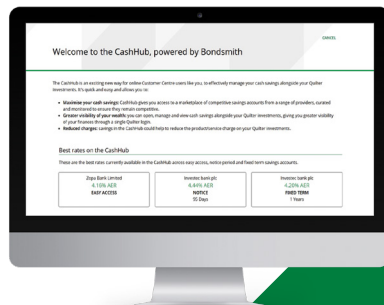
If so, the value of your organisation's CashHub account could help to reduce the charges on the personal Quilter investments of any linked family member.

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

- ▶ a company shareholder, provided all shareholders are family members
- ▶ the settlor of a trust.

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

++ as defined by the Civil Partnership Act 2004

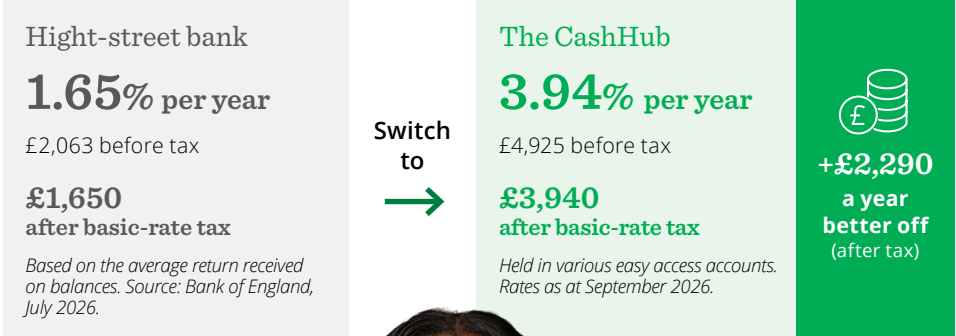


The difference a simple cash-savings switch can make

Zoe holds around £125,000 cash in her high-street bank account. It's money she set aside in a basic savings account, partly made up of her own savings, and partly some money she inherited. She knows she should be doing more with it but wants to keep it as cash for ease of access.

The CashHub difference

Zoe could earn £2,290 a year more by moving her cash into higher interest accounts with the CashHub.



The additional interest earned could cover the cost of Zoe's Quilter platform charge, with money left over.



Switching to the CashHub could also:

- ✓ reduce Zoe's overall platform charge
- ✓ provide full FSCS protection on her £125,000
- ✓ enable Zoe to view her cash savings and Quilter investments in one place

Case studies used are fictional and for illustrative purposes only.

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.

 Scan me



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