For financial advisers only

The CashHub

Applying for cash savings accounts for your clients



Quilter

More than just a cash savings platform

The CashHub delivers what you'd expect from a cash platform: a wide range of savings accounts from a variety of banks, with simple and quick online processes.

By integrating the CashHub into our platform it can deliver much more for both you and your clients:

- ✓ a single, holistic view of the client's cash and platform investments
- ✓ savings in the CashHub could help to reduce platform charges and qualify for our Family linking
- ✓ you have full visibility of client's cash holdings, fixed term maturity dates and new deposits.

All of this adds up to a solution that makes it easy for you to enhance your conversations with clients looking for competitive rates on their short-term cash savings such as their emergency funds, as well as those that are looking for longer term and fixed rate deals.

ⓘ

Before you start you'll need your client's:

- NI Number
- Telephone number and email address
- Postal/correspondence address
- Nationality and tax residency
- Income and source of wealth details
- Bank account details

Plus details of any additional needs.

How to apply on behalf of your client

You can apply for savings accounts on behalf of your client even if they don't currently hold any Quilter investments.

For existing platform clients, please start from Step 2.

Log into the Quilter platform and create a profile for your new client

1
- Select **'Add Client'** at the top right of the 'Clients' screen
- Select a client type of **'Individual'** and click **'Next'**
- You must enter the client's title, full name and date of birth – you can also add telephone numbers and email address at this stage
- Select **'Add Client'** at the bottom of the page - the client's basic profile will be created and you will be returned to your **'Clients'** page

Search for your client by name and select them once located

2
- Select **'New Business'** from the top right of this page, then **'CashHub application'**
- The next page confirms that you are applying for a CashHub account, and the adviser name – click **'Next'**

Complete all details on this next page

3
- The mandatory fields on this page are:
  - NI Number
  - Telephone number and email address (if not completed already)
  - Postal address
  - Correspondence address (if different)
  - Any additional needs
  - Nationality and tax residency
  - Client income and source of wealth details, for financial crime monitoring purposes
- Click **'Next'**.

4 From this next page, you can build a 'portfolio' of savings accounts

- You can filter by account type (easy access, notice period, or fixed term) and/or account term (less than 1 year to more than 2 years).
- If your client wants to know more about a particular account before choosing, you can click on the bank name and bring up a Summary Box – this contains information such as interest rates, estimated amounts of interest and FSCS protections (you will be able to give your client a copy of this information at the end of the application).
- Click **'Select'** against all the savings products your client wants to open.
- Once you have selected all the desired accounts, specify how much your client wishes to deposit in each account.
- You will also see an Asset called **'Cash – not interest bearing'** – this is the 'transit' or 'holding' account. You can place money in this during the application (for example, if the client would prefer to pick their savings products at a later date) but remember, this part of CashHub does not pay any interest, so this may not be an ideal solution for your client.
- Note – the Expected Risk Score will always be **'1'** as these are cash assets.
- Click **'Next'**.

5 Enter the Nominated Bank Account details

- Click **'Add Bank Account'** and enter:

– Sort code
– Account number
– Name of the bank
– Name of the account holder
– Whether it is an individual or joint account

This bank account will be electronically verified and any deposits into CashHub will need to come from this account. It will also be used for any withdrawals. The client can change these bank details in future by contacting Quilter.

- Click **'Next'**.

6 Review the details on this next screen

- There are a number of 'Edit' buttons where you can amend information if needed before submitting.
- Click **'Next'**.

7 Review the documents available

- The only form you may need to submit to Quilter is the **'Client Linking Form'** – for example, if this client has a familial link to another client with platform investments, any balances in this new CashHub account could help to reduce their platform charges.
- **You should ensure all of the documents under the 'For your records' heading are made available to your client for them to keep**.
- Click **'Next'**.

8 Review the declarations and confirm agreement

- By ticking the boxes, you are confirming that:

– You have your client's permission to open the account and they have been given a copy of the Terms and Conditions
– They have seen the Summary Box information for each savings product
– They are aware Bondsmith will carry out identity checks
– Your client understands payments to and from CashHub can only happen via the Nominated Bank Account
– If the interest rate on a Fixed Term account changes prior to the deposit being finalised, the deposit will instead go into the holding account until further instructions are received (ie the client confirms they would still like to proceed)
– If deposits are made in tranches (for example, if the client's bank limits how much they can electronically transfer each day), the deposits will be held in the holding account until the full amount is received
– They accept the paperless conditions

- Click **'Submit Application'**.

9 Scroll down the next screen to find the sort code and bank account number your client needs to send their deposit to, together with the payment reference number (this is also the CashHub account number). You will need to give these details to your client.

If for any reason Bondsmith have not been able to electronically verify your client, they will contact you as the adviser to request further information.

What happens next

Your client will receive an email from Quilter telling them how to set up online access for themselves – from there, they will be able to administer their own CashHub and carry out any withdrawals or top ups going forward.

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: 124-128 City Road, London, EC1V 2NJ. 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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