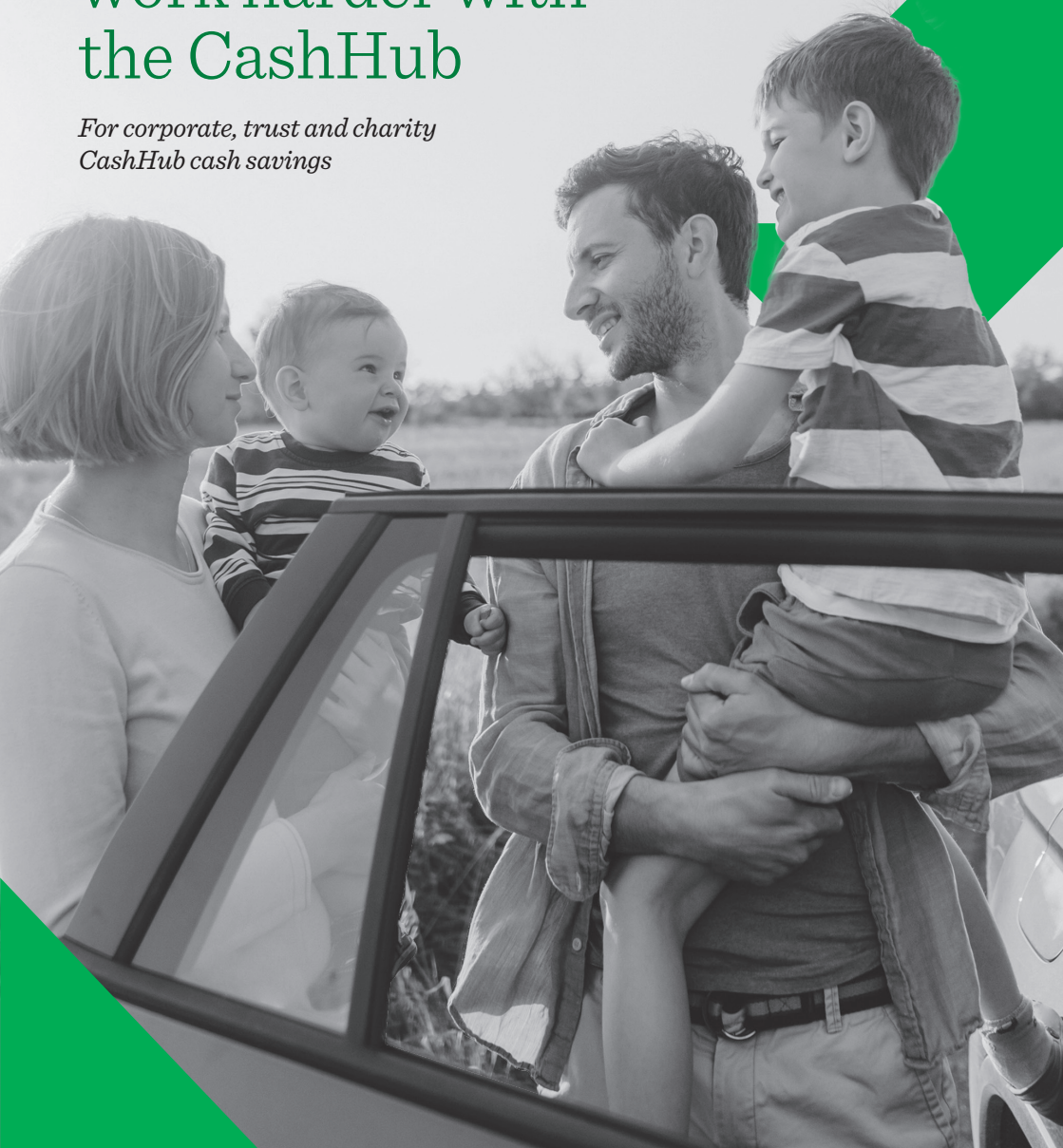
Quilter

Make your cash work harder with the CashHub

For corporate, trust and charity CashHub cash savings





Whether you're a business looking to optimise your cash reserves, a charity wanting to make your donations go further, or a trust managing cash for the benefit of beneficiaries, making the most of your cash can be time consuming.

The CashHub is a secure and efficient way to find savings accounts that pay competitive interest rates - making your cash work harder without you having to.

How the CashHub could help you

Additional revenue

Generate additional revenue from your cash with competitive interest rates. Choose between a variety of savings accounts from a range of partner banks.

Access cash when you need it

With a choice of easy access, notice period, and fixed term accounts, you can control precisely when you withdraw your funds.

Save time

Just a single initial application gives you access to a marketplace of bank accounts saving you from having to shop around for the best rates.

Maximise protection

The CashHub makes it simple to spread your money across multiple accounts, enabling you to maximise your FSCS protection.

Keep track

Easily keep track of your deposits, withdrawals, and interest earned, plus view your documents, online or through the app.





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 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 8** 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



A benefit for your organisation and your family too

As well as your organisation enjoying the benefits of the CashHub, your family could benefit too.

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

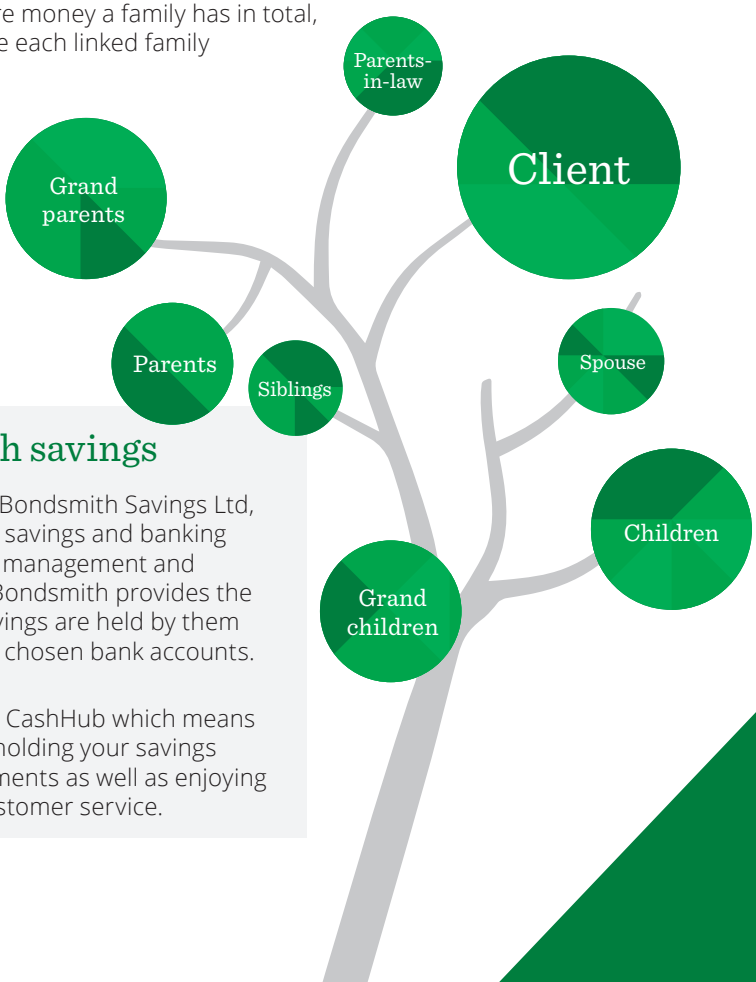
A linked family member can be the grandparents, parents, parents-in-law+, spouse/civil partner++, brother, sister, children+ or grandchildren of:

- a company shareholder
- the settlor of a trust.

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

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

++ as defined by the Civil Partnership Act 2004



Experts in cash savings

We've partnered with Bondsmith Savings Ltd, an expert in providing 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.

Peace of mind that your cash is secure

We know security is key, especially when dealing with large amounts of money.

Firstly, you have the security of knowing that every bank account on the CashHub is eligible for protection of up to £85,000 under the Financial Service Compensation Scheme. So, by spreading your money across accounts from different banks, you can increase your financial protection*.

Secondly, access to your CashHub account is fully protected.

When you set up your account, you can nominate a lead account holder. Only they, and your adviser, will have full access to the account. Any other account holders named on the application will be limited to viewing the account values and interest earned.

Our online Customer Centre uses two factor authentication, adding an extra layer of security and an easy and secure way to reset your password.

The Quilter app uses the latest biometrics software, such as face ID or fingerprints, to keep your account fully secure while making it fast and easy to log on.

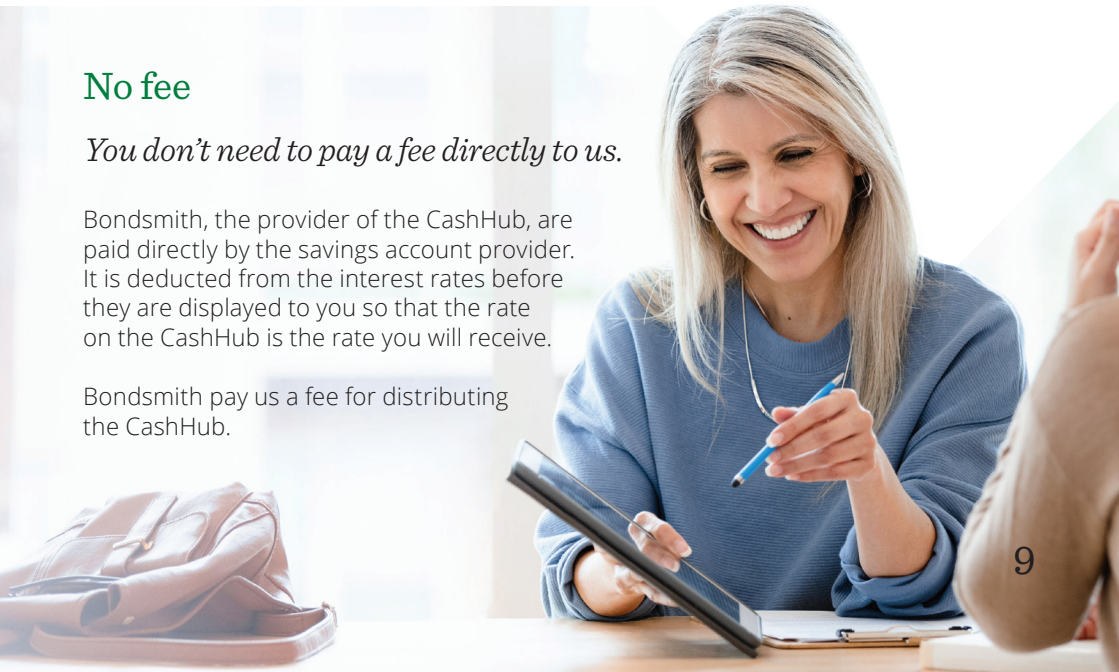
** The maximum amount covered by the FSCS is £85,000 per person, per banking licence. If you hold money in another account with the same bank/banking licence as one of the savings accounts or the holding account, either on or outside of the CashHub, this counts towards the total £85,000 compensation available to you from that bank/building society.*

No fee

You don't need to pay a fee directly to us.

Bondsmith, the provider of the CashHub, are paid directly by the savings account provider. 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 pay us a fee for distributing the CashHub.



An efficient platform to save you time and money

Managing cash can be time consuming, especially when dealing with accounts from multiple banks. But it doesn't have to be.

One application: multiple accounts

With just a one application to complete, the CashHub gives you access to a choice of cash savings accounts from a range of investment grade banks in a single view.

It enables you to create a portfolio of accounts to meet your liquidity requirements and maximise FSCS protection in a single transaction.

And, having set up your CashHub account, you can easily move money between accounts, or open new accounts to maintain the best interest rates for your cash, all under a single login.

Efficient tracking

Keeping track of your cash is easy too. Your online account gives instant access to a variety of information:

- Current values and interest earned
- Transaction history
- Downloadable, detailed valuation statement

All your documents are also available online in your secure document library.



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

defaqto GOLD Platform Service 2025 EXPERT RATED

FT ADVISER Financial Adviser Service Awards 2025 5 Star Winner Platform Provider Quilter

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.

Published: December 2025
QIP 23624/165/10417