



Managing Postal Accounts

Thank you for choosing Charter Savings Bank to look after your savings.

You can manage your postal account by writing to us at: Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL.

When you write to us, you'll need to include your account number and also sign your letter. We aren't able to action any requests without both of these.

If you also have a separate online account, you'll be able to see the details of your postal account by logging in to your online account at chartersavingsbank.co.uk.

For more information, please visit the Frequently Asked Questions (FAQs) section on our website.

If you would like to speak to someone about your account, please call us on 0800 032 9999.

Initial deposit

The initial deposit will be rejected without interest if it doesn't meet the minimum balance requirements.

If we don't receive the initial deposit within 30 days of your application, we'll assume you no longer require this account and will close it.

We recommend you don't send any money before we confirm your account is open, as money we receive before then is not protected by the Financial Services Compensation Scheme.

Further deposits

For a Fixed Rate Bond, you can make as many deposits as you wish within the first 30 days of your application up to the maximum balance.

For Easy Access and Notice accounts, you can make as many deposits as you wish up to the maximum balance.

To make a deposit, send a cheque to the address above, or send an electronic payment to:

Account Number: 83495248

Sort Code: 20-19-90 (we partner with Barclays Bank to provide this service)

Payee: Charter Savings Bank

Reference: Your seven digit account number along with your surname

Please ensure you quote your reference; without this we may not be able to allocate your money to your account and may have to return it without interest.

Making withdrawals

For Fixed Rate Bonds, you cannot make a withdrawal within the fixed rate period.

Your account will mature at the end of the last day of the fixed rate period. We'll write to you before maturity to remind you of that date and ask you what you'd like to do with the funds.

For Notice accounts, withdrawals can be made after the full notice period has been given. To give notice, you can either write to us or complete a Withdrawal Request Form.

For Easy Access, withdrawals can be made at any time by either writing to us or by completing a Withdrawal Request Form.

Don't forget to provide your account number and signature in all correspondence to us so that we can deal with your request as quickly as possible.

Keeping in touch

We'll send you a statement by post each month that there has been activity on your account. For example, for Fixed Rate Bonds this will show the deposit(s) paid in after you open your account, and at maturity it will show when your savings have been transferred to a new account or to your Nominated Account.

It's important that you tell us if any of your contact details change. Please write to us if you change either your name, address or telephone number.

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.

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